

The NATIONAL UNDERWRITER



"MAKE THE WELCOME MAT A MAGIC CARPET"

THE GOVERNMENT'S announcement of plans for demobilization after VE-DAY puts every insurance man on his mettle.

Business men are going to have an opportunity to show what *free enterprise* can do to maintain full production and employment.

554 Stars in Flag

Here at North America, we have 554 stars in our service flag. Our employees now in the service know that their desks and brief cases are waiting for them. Yet—I want to assure them of something more than just a job when they return. If they have developed particular skills or increased ability through specialized training in the armed service, they will not come back to their "old job" but, if possible, to a better one—the highest position which their ability, experience, and mental attitude enable them to fill.

Postwar plans of the North America Companies will make it possible to reindoctrinate these men and women in the insurance business. A training program will be put in operation which will not only enable returning veterans to pick up the information

they may have missed while in the armed services, but which also will equip them for better positions and for more rapid advancement. I look forward to a great expansion of our service to the public and an increase in the number of employees required to give proper attention to the needs of our Agents. We will need more underwriters, more engineers, more fieldmen, more clerks.

Agents, too, can take a broad-gauged attitude—an optimistic viewpoint—on this question of jobs for our returning heroes. If yours is a small agency, no matter how small, maybe you can plan to hire at least one more man than you had before. He will soon more than earn his salary in good will and in the good business that he will produce.

Increase Staffs by 10%

Many of the larger agencies plan to increase their staffs by as much as 10%. That's fine! Not only because returning soldiers will need those jobs, but because these Agencies, like myself, see great opportunities in our business for expansion of service and for selling new lines already developed but not sufficiently pub-

licized because of the unavoidable lack of manpower in wartime.

Insurance is a dynamic, growing business. It calls for the best-trained, most conscientious, and most alert men it is possible to get... men who appreciate freedom of action and a minimum of executive control. In short, the opportunity to think and work for themselves. That is what Insurance has to offer. That is what many capable returned veterans will be seeking.

Now is the Time

Already, service men and women are being mustered out. Now is the time to select your plan of operation for postwar prosperity—to announce your willingness to give a chance to as many veterans as you can possibly absorb into your business. It's what all patriotic Americans will do, I hope, from now on.

Remember, the Welcome Mat can become a Magic Carpet to transport our service men and women from War to Peace without a bump!


President
INSURANCE COMPANY OF NORTH AMERICA

THURSDAY, DECEMBER 11, 1944



Holiday Greetings

THE **1846** American Insurance Group

Newark 1, New Jersey

THE AMERICAN INSURANCE COMPANY THE JERSEY FIRE UNDERWRITERS
THE COLUMBIA FIRE INSURANCE COMPANY DIXIE FIRE INSURANCE COMPANY
BANKERS INDEMNITY INSURANCE COMPANY



A powerful cultural and educational force for building America was set in motion when Benjamin Franklin established the country's first public library in Philadelphia, in 1731.

There are now 6,880 public libraries in the United States, with over 114 million volumes and a yearly circulation of nearly 450 million books. These institutions supplement the work of our schools and colleges and they contain such a variety of books as to satisfy the desires of all levels of our literate population. It augurs well for the future of America that home use of public library books has doubled in the past sixteen years.

Annual expenditure on public libraries (mostly through local taxation) is \$55,000,000. In small population centers, however, some 35 million people are without public library service. The American Library Association, in conjunction with state planning committees, hopes to correct that condition and there is reason to believe that a greatly extended system of public libraries will be one feature of a well-ordered post war world.



PROTECTING AMERICA

Carlyle wrote: "All that mankind has done, thought, gained, or been is lying as in magic preservation in the pages of books." These records, and the buildings and equipment to make them available, may be safeguarded by one of mankind's achievements—insurance protection backed by loss-prevention engineering service. In addition to offering complete underwriting facilities, the Royal-Liverpool Group has developed a unique worksheet to assist libraries in determining the insurable value of library contents and equipment. Full particulars on request.

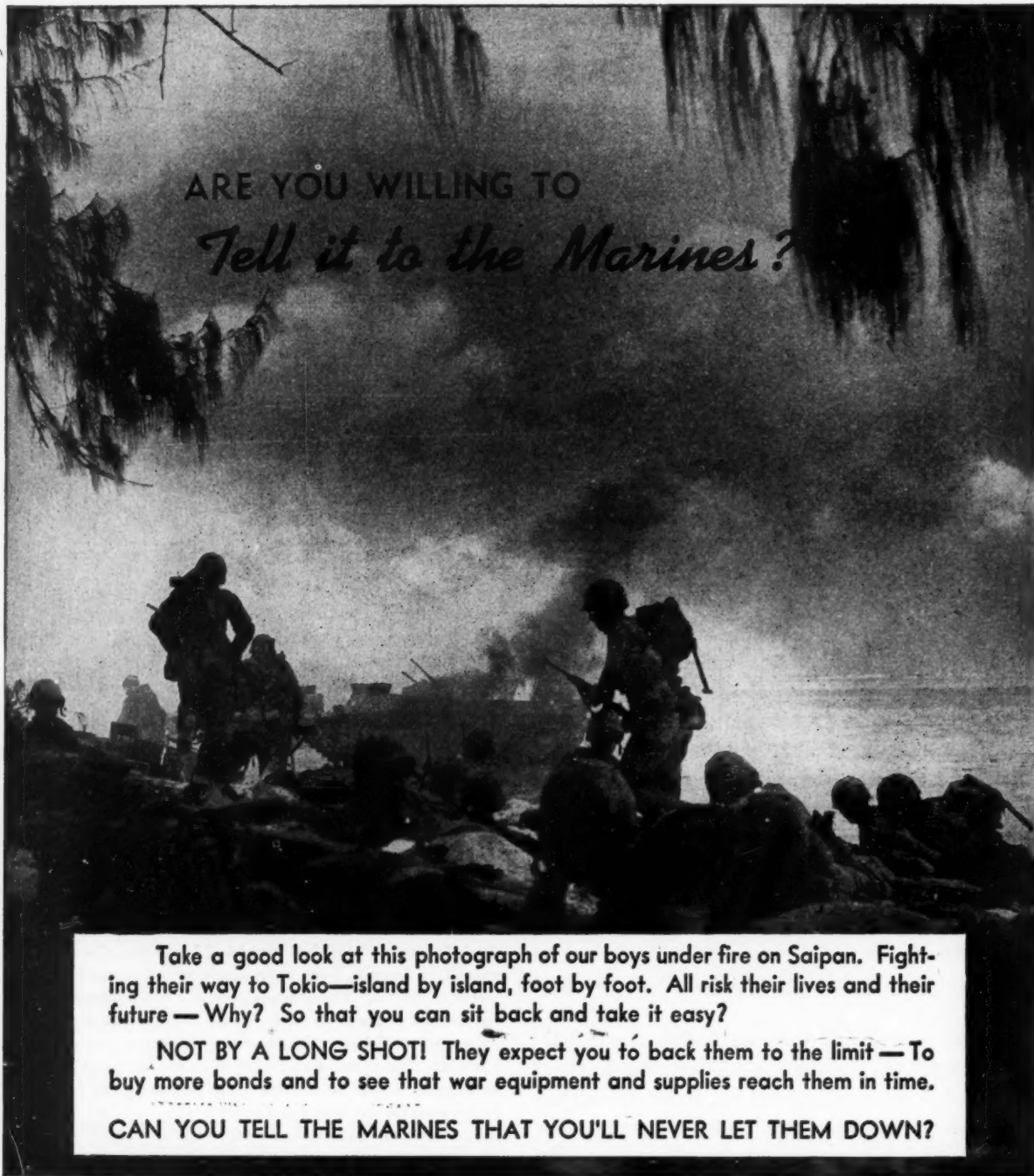
You can help the war effort by making some of your unused books available to men and women in the Armed Forces.



ROYAL-LIVERPOOL GROUP

ONE HUNDRED FIFTY WILLIAM STREET, NEW YORK, N. Y.

AMERICAN & FOREIGN INSURANCE COMPANY • BRITISH & FOREIGN MARINE INSURANCE COMPANY, LTD. • CAPITAL FIRE INSURANCE COMPANY OF CALIFORNIA • THE LIVERPOOL & LONDON & GLOBE INSURANCE CO. LTD. • THAMES & MERSEY MARINE INSURANCE COMPANY, LTD. • QUEEN INSURANCE COMPANY OF AMERICA • THE NEWARK FIRE INSURANCE COMPANY • FEDERAL UNION INSURANCE COMPANY • ROYAL INSURANCE COMPANY, LTD. • THE SEABOARD INSURANCE COMPANY • STAR INSURANCE COMPANY OF AMERICA



ARE YOU WILLING TO
Tell it to the Marines?

Take a good look at this photograph of our boys under fire on Saipan. Fighting their way to Tokio— island by island, foot by foot. All risk their lives and their future — Why? So that you can sit back and take it easy?

NOT BY A LONG SHOT! They expect you to back them to the limit — To buy more bonds and to see that war equipment and supplies reach them in time.

CAN YOU TELL THE MARINES THAT YOU'LL NEVER LET THEM DOWN?

FIRE · MARINE · CASUALTY · SURETY

Loyalty Group

INSURANCE

Western Department
120 So. LaSalle St.
Chicago 3, Illinois

Foreign Department
111 John St.
New York 7, New York

HOME OFFICE

10 PARK PLACE · NEWARK 1, NEW JERSEY
Canadian Departments
445 Bay St., Toronto, Ontario
404 West Hastings St., Vancouver, B. C.

Southwestern Dept.
912 Commerce St.
Dallas 1, Texas

Pacific Department
220 Bush St.
San Francisco 6, Calif.

Firemen's Insurance Company of Newark, N. J.
Organized 1855

The Girard Fire & Marine Insurance Company
Organized 1853

National-Ben Franklin Fire Insurance Company
Organized 1865

The Concordia Fire Insurance Co. of Milwaukee
Organized 1870

Milwaukee Mechanics' Insurance Company
Organized 1862

Royal Plate Glass & General Ins. Co. of Canada
Organized 1906

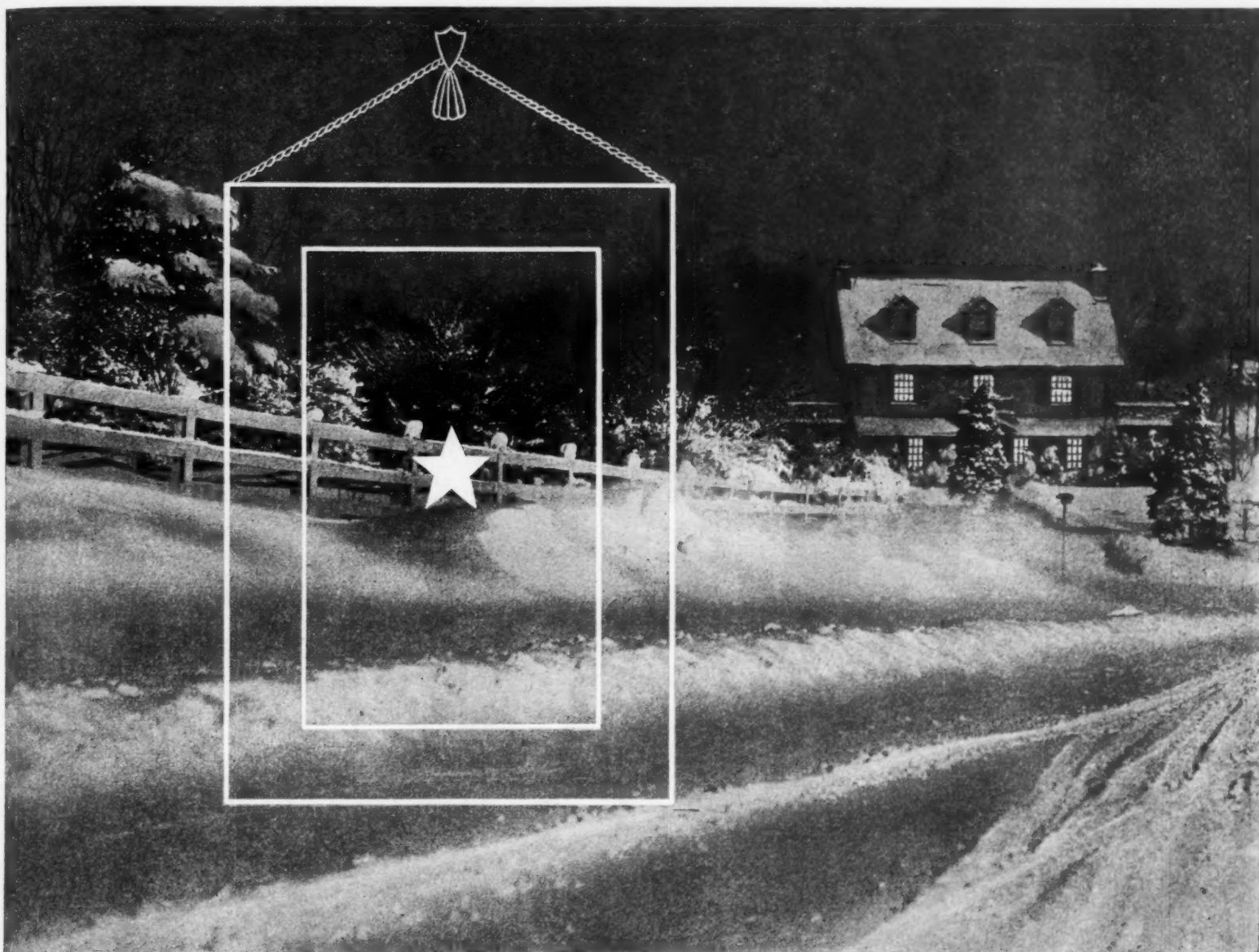
The Metropolitan Casualty Insurance Co. of N.Y.
Organized 1894

Commercial Casualty Insurance Company
Organized 1909

Pittsburgh Underwriters - Keystone Underwriters

BUY MORE BONDS - - AND KEEP THEM

Official U. S. Marine Corps Photo



"His thoughts will be home for Christmas"

He may be entering camp
As a new and young draftee
Or he's a bearded old timer
In a fox hole on Leyte

He's a Seabee on Saipan
Or a gunner near the Rhine
A bombardier over Tokyo
In a "B-Twenty Nine"

He's a pilot on a fighter
Hammering away at a Jap
He's sailing the Mediterranean
Or just any place on the map

No matter where he is
Or what he has to do
His body will carry the task
But his thoughts'll be home with you

Immco
Insurance Companies
AUTO • CASUALTY FIRE INSURANCE

HOME OFFICES • SOUTH BEND, IND.

E. M. MORRIS, PRESIDENT

HARRY H. ERDMANN, EXECUTIVE VICE PRESIDENT

THOS. F. SHORTALL, VICE PRESIDENT & SUPT. OF AGENCIES



For this service, our thanks

As a rule, wounded men talk very little. They've learned to "take it." Many live in a secret, silent world of pain—but they *know*. They know and are grateful. They remember the horrors of that last battle... They remember the Red Cross worker bending over them... the plasma...

Then, the hospital, with all their precious lives before them... Their gratitude for the innumerable small, but vitally important comforts brought to them by Red Cross Nurse's Aids and Gray Ladies is expressed by eyes grown bright—or a simple "thanks."



Only a few of us can actively serve the Red Cross in the far-flung battle areas, but there is something we can *all* do no matter where we are. We can humbly share our blood... We can divide our time... We can give our money... We *can* and *must* help.

Make an appointment at your nearest blood donor center today... Join the hosts of Americans on the home front who are helping to make the Red Cross contribution in World War II the greatest mass effort of mercy the world has ever known... We must all deserve that "thanks" of our fighting men who have given so much for us.

This is the tenth of a series of advertisements dedicated to the American Red Cross by

THE HOME INSURANCE COMPANY, NEW YORK

FIRE • AUTOMOBILE • MARINE

Statu
Fire
Is C

Col
Fire
in C

With
agreed
ment of
should
rural are
chief of
Washing
highligh
Fire M
Fire Pr
Colon
the tabl
year ag
group o
concern
ment. 1
000 pun
the arm
storage
material
cult pro
hazard,
gating t
creases
equipe
plus OC
overseas
being re
tors wh
of units
users.

Can't S

Under
not sel
transfer
any equ
would b
partmen
though
idea of
to smat
needed,
cretion

There
gress co
of war
vision is
ment w
price to
located.
any pos
As a
equipe
areas, if
tern stat
sugges
with the
regard t
OCD ed
Given C

State
erable l
as the v
the OC
bution
"For he
served,
ers for
wash ou
water."

Prece
thony
shal, ha
for the
endorsin

Status of OCD Fire Equipment Is Clarified

Col. White Speaks to Fire Marshals Section in Chicago

With fire prevention men virtually agreed that excess fire fighting equipment of the Office of Civilian Defense should be distributed to unprotected rural areas, the talk by Col. E. L. White, chief of the OCD equipment division, Washington, D. C., proved to be the highlight of the winter conference of the Fire Marshals Section of the National Fire Protection Association in Chicago.

Colonel White put all the cards on the table, similar to the way he did a year ago when he faced an antagonistic group of fire marshals who were then concerned over the allotment of equipment. During the year 4,700 of the 18,000 pumpers have been turned over to the armed services for use overseas. The storage of unbelievable amount of war material sent overseas presents a difficult problem because of the bombing hazard, the colonel pointed out. Segregating the material in smaller units increases the fire hazard so that the OCD equipment is greatly needed. All surplus OCD equipment now has been sent overseas with the exception of that being redistributed by state OCD directors who are in charge of reallocations of units not now needed by the original users.

Can't Sell Equipment

Under the present law the OCD cannot sell equipment, although it can transfer it to another federal agency. If any equipment is eventually sold, sales would be handled by the Treasury Department's procurement division. Although Colonel White agrees with the idea of distributing the OCD equipment to smaller communities where it is needed, he indicated that he has no discretion in the matter.

There are now four bills before Congress covering the distribution and sale of war supplies. Unless some other provision is made by Congress, OCD equipment will probably be offered at a fair price to the communities where it is now located. He doesn't think that there is any possibility of it being given away. As a large percentage of the OCD equipment is located in coastal urban areas, if it is given away, the midwestern states might not get very much. He suggested that state fire marshals work with their state disposal commissions in regard to the ultimate disposition of the OCD equipment.

Given Considerable Leeway

State officers are being given considerable leeway in reallocating equipment as the war need test is rather broad and the OCD is not questioning the distribution of extinguishers for rural use. "For heaven's sake," Colonel White observed, "if farmers use the extinguishers for spraying potatoes, be sure they wash out the cans and refill them with water."

Preceding Colonel White's talk, Anthony J. Mullaney, Chicago fire marshal, had reiterated his statements before the farm fire protection conference, endorsing the OCD equipment. Colonel

(CONTINUED ON PAGE 16)

Ark. Agents Eye Auto Financing

Plan for Qualification Bill, Pass Resolution Favoring Walter Measure

LITTLE ROCK, ARK.—A strong immediate passage of the Bailey-Walter bill, and discussions of automobile financing and the proposed new state agents' qualification law, featured the mid-year meeting here of the Arkansas Association of Insurance Agents.



Robt. Maxwell

The resolution on the Bailey-Walter bill was presented by Van Howell, Fayetteville, state national director, following his report on the federal legislative situation and the recent meeting of producers and company representatives in Philadelphia. It called attention to the possibility Arkansas might lose \$1 million a year in taxes.

A high spot of the meeting was the presentation, during the noon luncheon, to C. C. Mitchener of Marianna, a handsome silver service consisting of 12 goblets and two candelabra in recognition of his 25th year as secretary of the association. A resolution adopted at the time designated him as "secretary emeritus." The presentation also was made by Mr. Howell.

Discusses Tax Inequality

The only outside speaker was Joseph F. Leopold of Dallas, southwestern manager for the National Tax Equality Association, who revealed the serious inroads into private enterprise being made by cooperative enterprises. He did not question their right to do business, but did challenge their right to borrow the taxpayer's money at low rates of interest, and their virtual immunity from taxation, both of which give them unfair advantages, he said.

Robert Maxwell of Texarkana, president, made the report for the administration. Henry A. Ritgerod, association manager, presented the results of a survey relating to the facilities for financing automobiles available to local agents. Andrew Burbridge of the Union National Bank told how one bank deals with finance business, and Roy Donham, as chairman of a special committee, gave a report on the new licensing bill, and the fire forms committee also reported, urging more cooperation between the companies and the agents in the preparation of new forms.

Advisory Committee Plan

Mr. Maxwell, in reporting on the advisory committee plan said that both the companies and agents had appointed representatives, and that one meeting had been held. All reported it an outstanding success. The agents are represented by F. I. Beyer, Little Rock; Fulton Murphy, Pine Bluff and T. H. Pryor, Jonesboro, and the companies by William Leigh of L. B. Leigh & Co.; Vance Martin of L. V. Martin & Co., and Ralph Baker, special agent for North British.

He told of plans by automobile dealers to organize their own mutual insurance company and to appoint themselves as agents, and warned that the agents should watch for developments.

In reporting on the survey, Mr. Rit-

McKenzie to Be Ark. Commissioner Succeeding Graves

Jack G. McKenzie of Little Rock, who has been special agent in the arson department of the National Board of Fire Underwriters, has been appointed insurance commissioner of Arkansas by Governor-elect Laney. He takes office Jan. 15, and will succeed J. Herbert Graves.

Mr. McKenzie has been with the National Board at Little Rock since 1937 and prior to that was Oklahoma fire marshal from 1931 to 1937. He was born in 1899 at Blue Jacket, Okla., and was graduated from the law school of Cumberland University, Lebanon, Tenn. He practiced law in Shawnee, Okla., for some years.

Guy Williams, now attorney general of Arkansas but formerly state fire marshal, was one of Mr. McKenzie's strongest sponsors.

Mr. McKenzie, who served in the first world war, recently lost his son, Lt. Jack McKenzie, Jr., who died of diphtheria in Italy. Lt. McKenzie was a flier in the army air corps and had made two flights before he was stricken with illness.

A brother of the new Arkansas commissioner, Lacey McKenzie, is special agent for the National Board at St. Louis. He was also formerly in the Oklahoma fire marshal's department.

Mr. Graves is well regarded among insurance people. He served during the past summer as chairman of the insurance commissioners' sub-committee on federal legislation that developed the statement of principles that was adopted by the executive committee as the basis of the specific legislation now sponsored by the N.A.I.C. Mr. Graves is currently on the wrong side of the fence politically in Arkansas.

BOWEN MENTIONED IN OHIO

A number of political prognosticators in Ohio say that Robert L. Bowen may be appointed insurance superintendent when the new Democratic governor takes office. Mr. Bowen served as insurance superintendent under the regime of Governor Davey and was the predecessor of Insurance Superintendent John A. Lloyd. Mr. Bowen is located in Cleveland, which is the residence of Governor-elect Lausche. He is connected with Northwestern Mutual Life in that city.

MAY BE CHANGE IN N. J.

NEWARK—According to reliable information, a new banking and insurance commissioner may be appointed in New Jersey in 1945 to succeed Commissioner Dr. Eugene E. Agger, who will not be reappointed by Governor Edge. Several prominent bankers have been mentioned.

Ritgerod said that the questionnaire had gone to all agents in the association and that the response had been better than 50%. Sixteen percent replied that they are prepared to have their own lending service or something similar, but some favor a central lending source if available; 51% said they could depend upon their local bank or banks while they continued to write the insurance; 13% said that though their local banks

(CONTINUED ON PAGE 16)

Reach Accord on Federal Legislation at Midnight Parley

Ask Complete Anti-Trust Moratorium, Then Prohibition of Boycott, Etc.

WASHINGTON—At 1:32 a. m. Wednesday complete agreement was reached among representatives of the state insurance commissioners and of all branches of the industry, N.A.I.C. President Newell Johnson announced. Under the agreement, he said, the N.A.I.C. program for national insurance legislation is accepted, minus section 4-B of the draft substitute for the Walter bill.

That section provides for exemption from the Sherman anti-trust act, after July 1, 1948, of agreements, cooperative action and the like, concerning rates, rules, forms, plans, required by state law and subject to official approval; also joint service, adjustment, investigation, inspection; reinsurance; agents or brokers commissions; policy and bond forms; statistical work, etc.

Moratorium Still Requested

Mr. Johnson made it clear that the proposed "moratorium" remains in the program agreed upon, providing for complete exemption of insurance from anti-trust laws until July 1, 1948. However, after that date, the anti-trust laws would apply against boycotting, coercion or intimidation.

After breakfast Wednesday conferences were resumed on the problem of procedure for getting action on the agreed program in the Senate. Conferencees planned to contact promptly Senators McCarran, Bailey, Hatch; Hill of Alabama, acting majority leader in the absence of Barkley; and O'Mahoney. It was variously reported the last named would return here during the day, and not until next week.

In general, the idea was to have the Walter bill called up on the Senate floor and move to substitute the NAIC-insurance industry agreed-upon proposals. Who would make this move remained to be seen.

Such a move would almost have to be agreed to by Hill, who is actively in charge of the legislative program.

McCarran had been reported opposed to amending the Walter bill, for fear of tangling up the situation, but in view of the agreement reached by interested parties, his position may have changed it was believed.

Position of Bailey

Bailey has taken the position it was no use to attempt legislative action unless interested parties were agreed upon a bill. He was deferring to McCarran, so far as calling up the bill was concerned.

Hatch has deferred to O'Mahoney as leader of the opposition. O'Mahoney's recent proposals for amending the N.A.I.C. draft differ materially from the compromise agreement.

With crop insurance scheduled for senate consideration Wednesday, industry representatives hoped that would be thought the psychological time for taking up general insurance legislation.

The compromise was reached after a long struggle. Tuesday evening, conferencees were still at loggerheads, with

(CONTINUED ON PAGE 12)

Dwelling Rates in Iowa Reduced

Change Made by Agreement Between Department and Fire Companies

DES MOINES—The Iowa insurance department and representatives of the fire stock companies have reached an agreement which will result in a reduction in dwelling rates, except that class 9 and 10 cities will be increased 2 cents per \$100.

The agreement ended negotiations that have been under way for six months and resulted from a survey made by the department of dwelling rates in Iowa in comparison with other states.

Commissioner Fischer appointed Charles Vance, rate clerk with the department at one time and recently the head of several Des Moines companies, as rate counsel for the department to make a study of all rates. The survey of dwelling rates showed a loss ratio of 43.67% on all dwellings, running as high as 66% on unprotected dwellings.

Cut in Larger Cities 19.05%

The reduction for class 1 to 4 cities, which include 10 cities or 36.8% of the state's population, will average 19.05%; for Class 5 and 6 cities, 9.52% and Class 7 and 8, 8.6%. The change will be effective Dec. 18, with most of the agents expected to have the new rates in their hands by Dec. 15, the department said.

The reduction will affect 92.1% of the population of the state while the increases will be felt by only 7.9% in small communities that have only a few dwellings.

Cities in Class 1 to 4 include Burlington, Cedar Rapids, Council Bluffs, Davenport, Des Moines, Dubuque, Mason City, Sioux City, Waterloo and Fort Dodge. The change for those cities will be: Brick with protected roof, 16 to 12 cents; brick with shingle roof, 24 to 20; frame with composition roof, 20 to 16; frame with shingle roof, 28 to 24 cents.

For Class 5 and 6 cities the corresponding reductions will be 16 to 14, 24 to 22, 20 to 18 and 28 to 26. For class 7 and 8 towns the rates will be also reduced 2 cents, 18 to 16, 26 to 24, 22 to 20, and 30 to 28 cents.

The class 9 and 10 towns will be increased a straight 2 cents throughout.

It was not known what action the mutuals will take on the change, but they are still approximately 25% below the new stock company rates and it is known they write very little of the coverage in class 9 and 10 towns.

Stevens Succeeds Bruen as Agents Vice-president

NEWARK—Due to pressure of business, Edward E. Bruen, Jr., has resigned as vice-president of the Essex County Insurance Agents Association, and has been succeeded by Russell E. Stevens of the executive committee.

Miss Myra C. Knight has been elected to the executive committee succeeding Mr. Stevens, the first woman to hold office in the association. She is with the Moxley-Kerr Agency, Montclair, N. J.

New N. J. Brokers' License Law

NEWARK—Application blanks for brokers' licenses under the new law have been mailed out by the New Jersey department. In a letter accompanying the applications Commissioner Agger points out that the new law provides that brokers' licenses may be issued to individuals only and gives quotations from the law to enable an applicant to determine whether to apply as a broker or as a solicitor.

Mrs. Mabel Carper, who has been associated with the liquidation division of the California department in Los Angeles since its inception 13 years ago, is



Shown above are Superintendent Dineen of New York, Commissioner McCormack of Tennessee, Capt. Eddie Rickenbacker, president of Eastern Airlines, who was the luncheon speaker, and Reed M. Chambers, president of U. S. Aviation Underwriters, at the mid-year meeting of the National Association of Insurance Commissioners in New York. Picture by H. H. Fuller, deputy U. S. manager Zurich.

Asks Bay State Anti-Trust Act

BOSTON—Legislative recommendations for the next Massachusetts general court filed by Commissioner Harrington have unusual interest as reflecting the effects of the Supreme Court ruling in the S.E.U.A. case and as coming from the one who has been serving as chairman of the commissioners' committee on federal legislation.

Mr. Harrington's first recommendation is that the Massachusetts legislature adopt an anti-trust law that will bring the state laws into conformity with the Sherman anti-trust act, providing for "the prohibition of oppressive practices." Mr. Harrington states if the states do not control coercion, intimidation and boycott by legislation, it will continue to be the duty of the federal government to do so.

The commissioner asks for legislation to permit the personal property floater to be written in Massachusetts.

He asks for legislation requiring approval of classifications of fire and allied risks and premium charges by the commissioner and to permit him to examine rating bureaus.

Law Situation in State

The commissioner states that, since in Massachusetts fire insurance rates are not subject to approval by a public official, there is a likelihood that the Department of Justice would have a duty to institute action against representatives of insurance companies engaged in cooperative rate-making activities.

He recommends provisions under which domestic stock companies already formed may change or amend their charters so that they may issue participating policies. It is also stipulated that foreign stock companies operating in Massachusetts could not issue participating policies unless specifically authorized to do so by their charters.

Mr. Harrington asks legislation to facilitate securing additional information on applications for registration of motor vehicles, such as is requested by the question in the 1945 applications having to do with mileage traveled. It would change the law which now only makes it a criminal offense to give false information as to name, address and place of garaging to include false information on any question appearing on the application.

The commissioner recommends that he be given the authority to approve the workmen's compensation policy form. Authority is now exercised by the department of industrial accidents.

Another recommendation is that the word "reinsurance" be specifically defined. The word has acquired many meanings.

being transferred to the San Francisco office.

N.A.I.A. Committee Chairmen Named

President W. Ray Thomas has made 10 new appointments and eight reappointments of chairmen for the National Association of Insurance Agents committees.

New appointees are Accident prevention, Harry C. Brown, Mason City, Ia.; agents qualification, John Whitcomb, Bar Harbor, Me.; aviation, James A. Murphy, Phoenix, Ariz.; branch office, R. A. Thompson, Minneapolis; casualty, Roy A. Duffus, Rochester, N. Y.; credentials, Frank R. Bell, Charleston, W. Va.; finance, O. Shaw Johnson, Clarksdale, Miss.; fire and allied lines, L. C. Hilgemann, Milwaukee; fire prevention, Harold N. Mann, Tacoma, Wash., and inland marine, J. F. Van Vechten, Akron.

Members Reappointed

The reappointments are: B. D. O. council, Allan I. Wolff, Chicago; constitutional revision, Fred C. Richardt, Evansville, Ind.; educational, L. P. McCord, Jacksonville, Fla.; fidelity and surety, H. F. Warner, Kansas City; financed accounts, H. H. Hendren, Sacramento; membership, Leonard F. Whelan, Greenwich, Conn.; public relations, Wade Fetzer, Jr., Chicago; rural agents, Hamilton C. Arnall, Newnan, Ga.

The fire and allied lines committee, which was authorized by the National Board of State Directors at Milwaukee, is the only new committee. It will study such matters as coverages, forms and plans, and will function in the same manner as the casualty, fidelity and surety and inland marine committees in their respective fields.

Store and Building Fire at Oshkosh Costs \$200,000

Approximately \$100,000 in merchandise, fully insured, was destroyed in the fire at the Sears, Roebuck & Co. store in Oshkosh, Wis. The 2- and 3-story building was gutted and the loss on the building, owned by the Konrad Furniture Co. and insured for \$80,000 is estimated total. In addition there was \$20,000 rents and leasehold interest coverage.

The fire broke out early Sunday morning, apparently in the automotive department on the first floor. Oil helped feed the flames. In January, 1929, the building was badly damaged by fire during remodeling.

Named on N.A.I.W. Board

Antonia Oster of Long Beach, Cal., has been elected to the executive board of the National Association of Insurance Women, succeeding Doris Jackson, Los Angeles, who has left the insurance business after a number of years with Massachusetts Bonding there.

SWIS Work Praised by Army Authorities

Col. Warden Emphasizes the Need for Inspection Along Accident Lines

At the meeting of the fire prevention committee of the National Association of Insurance Commissioners in New York City with McCormack of Tennessee, chairman, presiding, the main talk was made by Col. John B. Warden, chief of the industrial protection division at Washington.

He paid high tribute to the work done by the States War Inspection Service, which inspected properties not provided for in the army and navy programs. They consisted of smaller industrial plants, warehouses, foodstuff supplies and so on. He said that the authorities had been highly pleased with what had been done by this voluntary service and urged that after the war the work be carried on, probably in a more limited way, but said minimum standards should continue to be maintained.

Accident Prevention Inspections

Col. Warden called attention to the inspection work along accident prevention as well as fire prevention lines. He said that it was found that the accident frequency had increased but the severity had not shown much change. There is an inspection blank provided for the fire inspector on which basic information on industrial safety can be reported. If it seems necessary then a casualty inspector will be sent to the plant to make a more penetrating survey.

He stated that the post-war work should be carried on and the inspection plan machinery be maintained because management is already alert to its responsibilities along safety lines. He asserted that the insurance commissioners and state fire marshals can cooperate in this voluntary and patriotic service with great success. He said that the service should not only be maintained, but there should be improvement in the program. He said that the commissioners and other state authorities have manifested a keen interest in the work. There are not sufficient inspectors now, he said, in service. He urged that more be recruited. Where a state commissioner is also the fire marshal he is in a position to be particularly useful.

Col. Warden hoped that these state officials would do all they could to dispel the feeling that the war is over or about over, a very unfortunate notion which is abroad in the land, he added.

Remarks were made by Paul L. Leary, secretary national directors committee; SWIS; F. J. Loren, deputy superintendent of Missouri, who is assistant state director of SWIS in Missouri; A. Bruce Bielaski, assistant general manager, National Board; L. C. Lund, deputy commissioner and state fire marshal of Minnesota.

Illinois Agents' Conference

The new officers, board and regional vice-presidents of the Illinois Association of Insurance Agents will meet Dec. 15 in the executive office at Chicago. Regional vice-presidents will gather in the morning. There will be a lunch at the Union League Club, followed by the board meeting. No special business is scheduled. The purpose is to organize for the coming year. President Merle A. Read of Joliet will preside.

H. A. Benjamin, assistant insurance commissioner, who is in charge of the Los Angeles office of the department and head of the liquidation division, was married to Mrs. Maude E. David, at Las Vegas, Nev. Eugene P. Fay, now municipal court judge in Los Angeles, who formerly was chief assistant insurance commissioner, and Mrs. Fay were the attendants.

N. Y. Rep...

of S...

Cal Phil Thro

The d

Associat

versed i

its state

Philadel

agency

federal

voted

ests. J

New Y

mally a

tion of

its supp

"stubbo

and to

sioners

Direct

sociatio

commis

that the

compan

of disa

united

"If n

declared

stubbor

the mo

years, v

of legis

in contin

body."

Mutue

Mutue

MILV

ing the

tion spe

Federat

compan

meeting

Insuran

tual pro

Ro m

newly c

tion, de

effect a

under a

for the

must be

Pool E

The r

tober, 1

compan

lines, a

classes

is char

without

agent, a

agents

informe

many c

compan

The r

was ma

mitting

agent t

even th

was eff

The t

tion as

Central

Dealers

bermen

Lumber

Millers

tuall of

Harrisb

tional

Lumber

Millers.

N. Y. State Agents Repudiate Support of Stock Position

Call on N.A.I.A. to Reverse Philadelphia Stand—Threaten Resignation

The directors of the New York State Association of Local Agents have reversed the position that was taken by its state national director at the recent Philadelphia meeting of company and agency representatives in voting for the federal legislative program that is advocated by the stock fire-casualty interests. John C. Stott, president of the New York State association, has formally appealed to the National Association of Insurance Agents to withdraw its support of the stock fire-casualty "stubborn position" on federal legislation and to support the insurance commissioners program instead.

Directors of the New York State association, he said, have endorsed the commissioners program and he urged that the National association and stock companies yield on the "one minor point of disagreement" in the interests of a united front.

"If National association," Mr. Stott declared, "is to continue supporting the stubborn position of stock companies on the most important problem in many years, which will likely limit our chances of legislative relief, we can see no point in continuing affiliation with the National body."

Mutual Agents Assail Mutual Company Syndicate

MILWAUKEE—A resolution opposing the program of insurance distribution sponsored by the Food Industries Federation pool of mutual insurance companies was adopted at the annual meeting of the Wisconsin Federation of Insurance Agents, organization of mutual producers.

Roman N. Wagner, Sheboygan, newly elected president of the federation, declared the right of the agent to effect a relationship with his companies under an equitable contract, preserving for the agent the ownership of renewals, must be maintained.

Pool Embraces 13 Insurers

The resolution points out that in October, 1943, a group of 13 mutual fire companies formed a pool to write large lines, at present restricted to certain classes in the food industries group. It is charged that this action was taken without satisfactory consideration of the agent, and that neither the Wisconsin agents nor the association were officially informed of this pool, even though many of the agents represent member companies on a direct basis.

The memorial states that an attempt was made to pacify the agents by permitting the assured to nominate a local agent to receive a nominal commission, even though no contribution of service was effected or expected of the agent.

The companies named in the resolution as having formed the pool are: Central Manufacturers Mutual, Grain Dealers National Mutual, Indiana Lumbermen's Mutual, Lumber Mutual Fire, Lumbermen's Mutual, Michigan Millers, Millers Mutual of Illinois, Millers Mutual of Texas, Millers Mutual Fire of Harrisburg, Mill Owners Mutual, National Retailers Mutual, Pennsylvania Lumbermen's Mutual and Pennsylvania Millers.

Issue Insurance Rules for G.I. Farm Loans

WASHINGTON — Having issued last week regulations with insurance requirements dealing with government guaranty of loans to veterans for purchase of farms and farm equipment, under the G.I. bill, General Hines, veterans' administrator, said he expects to issue similar regulations shortly concerning loans to help veterans get established in business. These latter loans will be one of the most hazardous type under the G.I. bill, Gen. Hines said. Regarding government-guaranteed loans to veterans for purchase, construction or repair of homes, also contemplated under the G.I. bill, the veterans' administration several weeks ago issued regulations. It was announced by Gen. Hines last week that 30 veterans' home loans had already been approved, while 800 are in process.

Besides calling for insurance coverage with relation to farm properties and farm equipment for veterans, the latest Hines regulations provide that in case of purchase of real or personal property by a veteran and a guaranty under the act, of indebtedness representing part of the purchase price, there may be charged to the veteran and included in the note amounts paid or incurred by the seller for expenses and charges in accordance with local custom, if the purchaser agrees, including "premiums on fire and hazard insurance that may be required in accordance with these regulations."

It is further provided that in case of a loan to a veteran, the above types of premiums, paid or incurred by the lender, may be charged to the borrower and withheld from the gross amount of loan.

Issuance of the G.I. bill regulations concerning farms and farm equipment loans' guaranty followed consultations by veterans administration with the Agricultural Department and with national organizations of insurance companies and banks. The regulations include the following provisions:

4115. Insurance Coverage Required. (a) Buildings the value of which enter into the appraisal forming the basis for the loan guaranteed shall be insured against fire, and other hazards against which it is customary in the community to insure, and in reasonable amount at least equal to the amount by which the loan exceeds the value of the encumbered land plus that of the improvements included in the appraisal but which are not subject to the hazards insured against; provided, that upon a satisfactory showing at the time of the application for guaranty that (1) it is impossible or impracticable to obtain such insurance because of location, prohibitive cost, or other good reason; (2) prudent lenders in such community customarily do not require such insurance, or some portion thereof (amount or hazard); and (3) the lender submitting the application is willing to make the loan without insurance coverage on one or more of the buildings, or without certain coverage, or in a reduced amount, and subject to the provisions of paragraph (b) and (c) of this section; the administrator may at the time of approving the application waive all or part of such insurance requirements, subject to the provisions of said paragraphs (b) and (c) of this section. No waiver will be granted on the basis of premium cost on any case wherein the premium cost on an annual basis does not exceed \$5 per \$1,000 of insurance against the hazard of fire, or \$10 per \$1,000 for fire and all other hazards covered by the insurance. For loans on personally insured collectible in amount equal to the debt and against the hazards usually insured against, if reasonably available at reasonable cost, shall be required. The insurance coverage on personally insured will be a factor in determining the practicability of the loan. The procuring of insurance of the amount and coverage stated in the approved application shall constitute conclusive evidence of waiver by the administrator of insurance in excess of the amount stated in or in connection with the application and also all hazards and property not mentioned therein as hazards and property to be covered.

The creditor shall require that there be maintained in force such insurance of the coverage stated in the approved application in an amount not less than

Elect Sommer Head of Chicago C.P.C.U.'s

The Chicago chapter of the Society of Chartered Property & Casualty Underwriters was organized last week, with R. F. Sommer, Adams-Clark agency, one of the original C.P.C.U.'s president; L. J. Flora, Lumbermen's Mutual Casualty, vice-president, and M. H. Donchin, broker with Travelers, secretary-treasurer. Chicago is the first city with enough holders of the designation to warrant a local chapter. The other members are R. M. Babbitt, president of the national society, R. B. Ayres and M. E. Herzog.

The Chicago education committee, of which Mr. Babbitt is chairman, is offering review courses for the coming examinations in Parts I and II (insurance) and Part V (accounting and finance), starting Jan. 9. In addition to the local C.P.C.U.'s, the committee consists of Prof. Howard Berolzheimer, Northwestern University, R. W. Davis, H. B. Edson, Frank Hurt, Malcolm Young and J. C. O'Connor.

the amount stated or the amount of the unpaid indebtedness whichever is the lesser.

(b) If the event insurance becomes unavailable the fact shall be reported to the administrator for determination whether waiver shall be granted or loan declared in default.

(c) For the sole purpose of determining the amount payable upon a claim under the guaranty after an uninsured loss (partial or total) has been sustained, the unpaid balance of the loan (except as provided in paragraph (c) of this section) will be deemed to have been reduced by an amount equal to the amount of the uninsured loss, but in no event below an amount equal to the value of the land and other property remaining and subject to the mortgage.

(d) There shall be no reduction of the amount of the guaranty as provided in paragraph (b) of this section by reason of an uninsured loss which is uninsured (as to hazard or amount) by reason of a waiver by the administrator as provided in paragraph (a) of this section.

(d) All insurance effected on the mortgaged property shall contain appropriate provisions for payment to the "creditor", (or trustee, or other appropriate person for the benefit of the "creditor"), of any loss payable thereunder. If by reason of the "creditor's" failure to require such loss payable provision in the insurance policy, payment is not made to the "mortgagee", the liability on the guaranty nevertheless shall be reduced as provided in paragraph (b) of this section with respect to an uninsured loss, except to the extent that the liability under the policy was discharged by restoring the damaged property, by the insurer, or out of payments thereunder to the insured, or otherwise. No waiver pursuant to paragraph (a) of this section shall modify this paragraph (d).

(e) Upon the "creditor" (or trustee or other person) collecting the proceeds of any insurance contract, or other sum from any source by reason of loss of or damage to the "mortgaged" property, he shall be obligated to account for same, by applying it on the indebtedness, or by restoring the property to the extent the expenditure of such proceeds will permit. As to any portion of such proceeds the "mortgagee" is not entitled to retain for credit on such indebtedness or by reason of other legal right, he shall hold and be obligated to pay over the same as trustee for the United States and for the debtor, as their respective interests may appear.

(f) Nothing in these regulations shall operate to prevent the veteran from procuring acceptable insurance through any authorized insurance agent or broker he selects. In all cases the insurance carrier shall be one licensed to do such business in the state wherein the property is situated.

Women Rest Room Fires Show Sharp Increase

Fire starting in women's rest rooms are showing a sharp increase. W. Y. Kimball, National Fire Protection Association, pointed out at the farm fire protection conference in Chicago. Women are careless in properly extinguishing cigarettes.

Farm Fire Loss Again \$90,000,000; Joint Meet Held

OCD Equipment for Rural Areas Resolution Is Adopted

Despite improvement in farm fire losses in some states the total for 1944 will again reach the \$90,000,000 mark, the same as in 1943, it was estimated at the joint meeting in Chicago of the agricultural committee of the National Fire Waste Council and the farm fire protection committee of the National Fire Protection Association.



D. J. Price

Farm losses for the first 10 months are apparently no greater than in 1943 and may be somewhat smaller, Dr. V. N. Valgren, U. S. Department of Agriculture, loss committee chairman reported. The Farm Underwriters Association reports losses slightly lower, he said. Illinois losses for the first 10 months were down 27% in number and 35% in volume. Iowa losses down 18%, Indiana down 6%, California and New York both up 25%, while numerous fires attributed to lightning have increased losses in Ohio, it is hoped that the total for the year there will compare with that for 1943.

Giese Named Chairman

Henry W. Giese, Iowa State College professor, was named chairman of the farm fire protection committee to succeed Dr. David J. Price, U. S. Department of Agriculture, who was instrumental in forming the group over 20 years ago and has headed it ever since. Dr. Price, past president of the N.F.P.A., has been in government work for 33 years and is an authority on dust explosions. Richard E. Vernor, Western Actuarial Bureau, N.F.P.A. president, paid tribute to Dr. Price at the luncheon and C. R. Welborn, secretary Underwriters Laboratories, said that Dr. Price has a "unique way of working the day lights out of you and making you like it."

Dr. Price and Rush W. Carter, assistant western manager Aetna Fire and chairman of the agricultural committee, alternated in presiding at the business sessions.

The resolution asking that fire fighting equipment of the Office of Civilian Defense be distributed to farming areas after the war was passed after some discussion over the value of the equipment. The resolution was embodied in the report of the postwar rural protection committee presented by Harry W. Pontius, Ohio Farm Bureau Federation, Columbus, the chairman. It was declared that the OCD equipment, consisting of some 18,000 pumers, 2,250,000 pump tank extinguishers, hose, ladders, etc., should not be junked, sent overseas, or sold in bulk to the highest bidder. By rationing it to the states on a formula basis for distribution to the farming areas it will aid in reducing fire losses to food, feed and critical building material.

In the discussion, Chief J. W. Just, University of Maryland extension service, called the OCD equipment "glorified junk" but at the luncheon Anthony J. Mullaney, Chicago chief fire marshal, answered by saying that the equipment is

(CONTINUED ON PAGE 28)

J. K. Hooker Is Elected President of E.U.A.

NEW YORK—J. K. Hooker, vice-president of Automobile, was elected president of the Eastern Underwriters Association at the annual meeting Wednesday, succeeding H. C. Conick, U.S. manager of Royal-Liverpool. Vice-presidents are P. J. Berry, president Security of New Haven, reelected and G. H. Duxbury, assistant U.S. manager North British; treasurer, B. M. Culver, president America Fore-



J. K. Hooker

The constitution and by-laws were amended to abrogate the separation and non-intercourse rules.

Talbot, Bird & Co. Marine Managers of General, Wash.

General of Seattle has appointed Talbot, Bird & Co. as marine managers, thereby extending the General group's facilities to all forms of insurance except life, accident and health. Talbot, Bird will handle the General's "wet" marine business—ocean, Great Lakes, rivers, harbors, etc. General's inland transportation business, which exceeds \$1 million in annual premium volume, will continue to be written through its regular agency plant and handled at the main office in Seattle. Besides General, Talbot, Bird & Co. are United States marine managers of Eagle Star, Globe & Rutgers, and Universal.

Answer Criticisms of Aircraft Cover

Experience Shows Cost Is Not Too High. It Is Brought Out at St. Louis

ST. LOUIS—At the National Aviation Trades Association convention here last week, considerable criticism of insurance costs was expressed by fixed base operators in a panel on insurance and finance problems. The criticism was promptly answered by aviation insurance officials who were on hand and who backed up their rebuttal with figures. They were E. L. Stephenson, Chicago, manager of Associated Aviation Underwriters; J. B. Guinotte, regional manager Aero Insurance Underwriters, and James R. Graham, production manager of U. S. Aviation Underwriters and its western manager.

Figures Are Given

Mr. Graham cited the experience of his group on fixed base operations during the past 18 months. On hull coverage of ground losses, for each dollar of premium the losses amounted to \$1.41, and under crash coverage the loss was 83 cents per dollar of premium. The figures on private plane operations were: Ground, 88 cents, crash 92 cents. For flying clubs there was a loss of \$1.63 for each dollar of premium on the ground coverages, and 86 cents on the crash coverages for an overall loss payment of \$1.05.

David W. Kratz, St. Louis fixed base operator who is organizing a reciprocal to write aviation coverages, was chairman of the panel. G. L. Patterson of the Fifth Third Union Trust Company, Cincinnati; Millard W. Smith of the Manchester Bank of St. Louis, and Mr. Stephenson were the formal speakers.

Compares Other Aviation Charges

The insurance industry can see no reason for being singled out for questioning as to what it charges any more than any other branch of the aviation industry, Mr. Stephenson declared. He said the bankers feel that they are handicapped in the financing of planes until the aviation markets reduce their insurance rates. Yet bankers buy their money at 2% wholesale and sell it at retail for 12%, and they have to have the difference between 2% and 12% in order to operate.

Light plane makers sell engine ex-

haust stacks for \$117 and wing spars for \$49, he said. Their margin is big, and they have to have it. Operators who buy labor for \$1 an hour and sell it to the aviation insurance markets on repair jobs for \$2.50 an hour are not economic royalists either. Distributors of parts and accessories can't live on 30%, he said.

Volume Reduces Rates

The aviation insurance markets use less than 40% of their premium income for operating expenses, taxes and agents' commissions, he stated. They have cut workmen's compensation rates 80% in three years and made eight cuts in three years on CPT accident insurance. That gives some idea of how fast they work when they get a volume, he said.

In the past 15 years there have been 10 aviation insurance markets. Now there are three, not counting some new hopefuls. The other seven left their bleaching bones along the trail, he commented.

He wondered why the private pilot should jump on the operator, the operator on the distributor, the distributor on the manufacturer, and all of them on the insurance companies and the bankers. While criticism is good for everyone, each branch of the industry has its problems and should be allowed to solve them. The real problem is too much government regulation, he declared. "Let's whip that before we get to fighting among ourselves."

"When you get that \$700 jet propelled combination helicopter and roadable amphibian airplane with a built-in duck blind on one end and a fishing dock on the other we in the insurance industry will have solved all our problems, too," he concluded.

No One Shows Off Policies

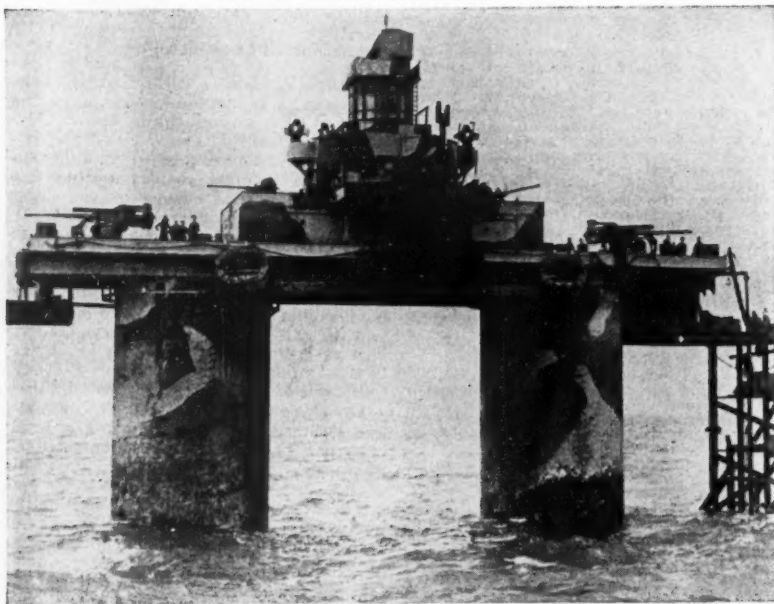
Mr. Guinotte said that most persons object to insurance costs because an insurance policy is intangible. It doesn't offer a return at the time it is purchased but something which may possibly be delivered in the future. When it is delivered, it becomes extremely important. No one invites his guest down to the basement to show his insurance policies, he pointed out, but that doesn't mean that it hasn't a real value.

One of the fixed base operators stated that he had carried insurance for years. He figured that he pays 10% a year on 10 planes which means that he is putting out on insurance enough to buy an additional airplane a year but doesn't get it. In answer, one of the insurance men said that his experience was the exception and not the rule. "How do

One of the more ingenious devices that have come out of this war to set new standards in defense mechanism, the sea fort is ever alert to enemy activities in the English Channel, serves as protector of shipping lanes and convoys.

In dealing with that equally destructive enemy on the home front...fire...Eagle agents have set new standards too.

SEA FORT



EAGLE FIRE Company of New York

Established 1806
75 Maiden Lane, New York 7, N.Y.
Oldest New York Insurance Company

THE HALIFAX INSURANCE CO.

NEW YORK OFFICE

59 JOHN STREET, NEW YORK 7 . . Tel. COrtlandt 7-6747

CHICAGO OFFICE

175 W. JACKSON BLVD., CHICAGO 4, Tel. WABash 3642

Fire—Marine—Inland Marine

you kn
down i
it?" he

Another
clusion
cies, es
coverag
tion o
pointed
the ins
consen
four
flying
mitting
a plan
necessa

The
Stephe
planes.
25,000
and 30
be exp
only w
number

May W

If in
finance
their o
He sug
state b
it is in
state.
should
financi
people
petition
at a r
coward
surance

One
life com
is hurt
nessmen
dissuade
tion ex

Auto-P

Mr. I
showing
an auto
costing
annually
hangar
bile, \$1
\$500 an
\$240; r
then ins
deductib
fire and
liability
and pro
of \$61.5
ground
land da
tible on
mium;
damage
seat, \$1
sonal ac
The ins
in comp

THE COM

55 F

ASSU
BUY

for fire in
age, dra
qualificat
care The
Jackson 1

you know that your hangar did not burn down last night with several planes in it?" he was asked.

Another operator objected to the exclusions in the aviation insurance policies, especially the one which negatives coverage if the pilot operates in violation of civil air regulations. It was pointed out that this exclusion applies if the insured knows of the violation or consents to it, and that it only involves four or five items anyway, such as night flying without proper equipment, permitting an improperly rated pilot to fly a plane, etc. Some restrictions are necessary.

The key to the insurance problem, Mr. Stephenson said, is the small number of planes. In 1941, he said, there were 35,000 airplanes in the United States and 30 million automobiles. Costs can be expected to go down substantially only with substantial increases in the number of risks insured, he said.

May Write Own Insurance

If insurance rates are not reduced, finance companies will be forced to write their own coverages, Mr. Patterson said. He suggested that rates be set up on a state basis. Mr. Guinotte replied that it is impossible to keep planes in one state. He added that those in aviation should stick to their principal business—financing, selling airplanes, and training people to fly. They can depend on competition controlling profits in insurance at a reasonable level. Money is a cowardly thing, he pointed out, and insurance gives it needed protection.

One operator said the attitude of the life companies toward the aviation risk is hurting private flying. Some businessmen customers, he said, have been dissuaded from flying because of aviation exclusions and ratings.

Auto-Plane Operation Costs

Mr. Kratz had prepared a large chart showing comparative operation costs on an automobile and an airplane, each costing \$2,500 and operated 15,000 miles annually. The automobile garage or hangar rent would be \$120 for automobile, \$180 for the plane; depreciation, \$500 and \$500; gasoline and oil \$280 and \$240; maintenance, \$50 and \$50; and then insurance. For the automobile \$50 deductible collision plus comprehensive fire and theft would cost \$32; public liability of \$10,000/\$20,000 limits, \$23, and property damage, \$6.50, for a total of \$61.50. For the plane all risk hull, ground and air, with \$50 deductible on land damage or wind and \$125 deductible on crash, was shown at \$350 premium; public liability, \$31; property damage, \$32; passenger liability for one seat, \$10,000 limit, \$47, and \$15,000 personal accident, \$75, for a total of \$535. The insurance cost for the automobile in comparison with total operations cost

for the year of \$1,011 is around 6%, and for the airplane, 35½% of a total of \$1,505.

The weak point in the tabulation was shown to be the maintenance cost of \$50 for an airplane. This was considered by the audience generally as being much too low.

May Extend Old Forms in Ky.

LOUISVILLE—Many agents in the state have been inquiring regarding continued use of old type fire policies after Jan. 1. Last March Kentucky adopted

the 1943 New York standard, but Commissioner Goodpaster ruled that account of war conditions the old forms could be used to Dec. 31 with proper endorsement.

Many companies are still using the old forms, and indications are that use of the old policies will be extended into 1945 by the department at request of the companies.

Insurance Interest in A. P. Case

WASHINGTON—During the arguments before the Supreme Court in the

Associated Press case, the question was asked whether the government theory of anti-trust violation by A.P. extended to other lines of business, John T. Cahill, A.P. counsel, who represented the Southeastern Underwriters Association in the anti-trust case against it, replied the government contended the theory could apply to others.

A.P. argued that application of this theory would outlaw private cooperative organizations. In that connection mutual insurance companies were mentioned.



"... and everyone's been swell to me, Boss!"

"I was scared when you asked me to step into your shoes. Managing an insurance agency is a big job.

"But then I thought of the hundreds of other women pinch hitting for insurance men now in the service, and I decided to try.

"I'm glad I did, Boss.

"Because everyone's been swell to me! They're patient and understanding when I need a little extra time to solve their insurance problems. They don't expect me to have all the answers on the tip of my tongue like you used to have.

"Now I can see why you always said an insurance agent has the best job in the world! Your job will be here waiting when you get back, Boss."

P. S. Boss, she's doing a swell job!



Not so long ago they were wives, assistants or secretaries. Now, and for the duration, they're Hartford Agents! In scores of communities they're doing their jobs well... in spite of the many changes and adjustments made necessary by wartime conditions. Their "bosses," the Hartford agents now in service, can be proud of 'em!

Lots of crooks have honest looks

All your employees are trusted... until a shortage is discovered. This booklet explains exactly how Hartford Fidelity bonds provide "dishonesty insurance" for employers. You can't tell when and where a loss will occur, but blanket insurance can be arranged to cover every employee. Ask your Hartford agent to show you this booklet or write us for a copy.



"Everybody TALKS about the weather..."



You'd be surprised, the number of good businessmen who do something about the weather. Any project that may suffer financial loss because of rain, can be insured against rain. Fine for outdoor concerts, expositions, fairs, sporting events, etc.

Are you risking your right to drive?

In any state having a financial responsibility law, you may lose your right to drive if you have an accident and can't pay a resulting damage award. Hartford Automobile Insurance safeguards your right to drive while also protecting you against financial loss. Your car is pretty important these days. Ask your Hartford agent or your insurance broker to explain the law in your state.



Watch those "dangerous dollars"



Part of your income is earmarked for necessary living expenses. If extra dollars are left, watch out! They can be "dangerous dollars"—if you let them go on a buying spree... they can invite inflation, raise the cost of everything you buy—including necessities. Instead, put your extra dollars into good, non-inflationary investments. Money spent for War Bonds and insurance is *not* inflationary. And cost of insurance in general is down, not up!

Picture of a big bond buyer

The Hartford companies—symbolized by the familiar Hartford stag—have invested more than eighty millions of dollars in U. S. Government bonds. Not only is this money paying for planes, tanks and guns for America's protection... it's invested *safely* for the security of Hartford policyholders.



HARTFORD INSURANCE

Hartford Fire Insurance Company
Hartford Accident and Indemnity Company
Hartford Live Stock Insurance Company
Hartford, Connecticut

Listen to
LELAND STOWE'S
News Analysis
Blue Network
Saturday evenings—
see your local paper
for station and time

Writes practically all forms of insurance except personal life insurance

THE OLDEST INSURANCE COMPANY IN THE WORLD



55 FIFTH AVE., NEW YORK

ASSURE VICTORY...
BUY EXTRA WAR BONDS!

WANTED
ASSISTANT TO MANAGER
OF LOSS DEPARTMENT

for fire insurance home office in midwest. State age, draft status, previous experience and qualifications for this position. Address A-77, care The National Underwriter Co., 175 West Jackson Blvd., Chicago 4, Ill.

Slattery Resigns; Opposed REA Cooperative Insurers

WASHINGTON — To carry his "fight to the public," Harry Slattery has resigned as rural electrification administrator. Charging that Secretary of Agriculture Wickard appointed a deputy administrator with coordinate authority, thus by-passing and displacing him, Slattery protested against alleged illegal acts which he said jeopardize government loans and endanger REA.

Senator Shipstead, member of the Senate REA investigating committee, said Slattery had been stripped of power and that every effort will be made to secure REA restoration to the status of an independent agency.

The REA investigation revolved largely around reported administration efforts to oust Slattery and the former attempt of the National Rural Electric Cooperative Association, through two insurance companies, to furnish cover-

age to members of the cooperative. Slattery disapproved that plan and said his action was followed by unwarranted attacks on him.

Valuations Meeting Dec. 19

Superintendent Dineen of New York, chairman of the N.A.I.C. valuations committee, Commissioner Gough, New Jersey, vice chairman, and Commissioner Harrington of Massachusetts, chairman of the subcommittee, will meet Dec. 19 and if necessary the following day as well to check over the material for the annual book of valuations of securities for the guidance of the companies. This material is prepared under the direction of the committee's executive secretary, L. A. Griffin, pursuant to resolutions adopted at the June meeting. The resolutions publicized following their adoption were much the same as the previous year except for somewhat stricter requirements respecting corporate bonds.

E. M. Biddle Makes Some Comments on Francis Biddle

E. M. Biddle, general counsel of North America, who is not related to the Philadelphia Biddle that is the attorney general, writing in the "North America Field Man" concerning the federal anti-trust case makes the point that the federal government "could have proceeded civilly by filing bills in equity seeking injunctions rather than criminally against the defendants in the S.E.U.A. case."

Quotes Biddle Statement

E. M. Biddle quotes a statement made by Attorney General Biddle, June 23, 1944, at a joint hearing stating that it is hard on insurance companies after 75 years of the government not taking any action suddenly to declare their activities now to be criminal and stating that the Attorney General has determined in the future if it takes any insurance action, to file bills in equity rather than criminal procedures.

Thus Attorney General Biddle, E. M. Biddle states, recognizes that the activities complained of have been acquiesced in by the government for 75 years.

Michel Fire Association Secretary; Others Advanced

Lincoln M. Michel has been elected secretary and Edward H. Brooks, Harold M. Estabrook, and S. Arch Roberts assistant secretaries of Fire Association.

Driscoll Returns to Hartford Acc.

Hartford Accident has appointed William J. Driscoll, who has been honorably discharged by the navy, to the production department in the New York office. He has been with the Seabees for two years and has seen foreign service. He formerly was with the automobile department in the New York office of Hartford Accident, then served as special agent with Royal Indemnity and U. S. Casualty.

Ill. Mutual Group Reelects Officers

Officers of the Illinois Association of Mutual Insurance Companies were re-elected at the annual meeting in Springfield. R. O. Goodwin, Oblong, is president; H. L. Kennicott, Chicago, vice-president; H. P. Hostetter, Mt. Carroll, secretary, and J. T. Wise Sadorus, treasurer. J. W. Seibert, Belleville; J. L. Eversole, Onarga; Myron Cass, Princeton; C. G. Henaner, Frankfort,

Southgate Heads Texas General Agents Group

DALLAS—The Texas Association of Managing General Agents held its annual meeting and election here.

Walter Southgate was elected president to succeed Blagdon Manning, T. A. Manning & Sons, William Quirk, Quirk & Co., San Antonio, is vice-president; Arthur Travis, Floyd West & Co., Dallas, secretary.

In addition to the officers the executive committee consists of: K. S. Dargan, Cravens, Dargan & Co., Houston; Blagdon Manning; J. H. Aldridge, Austin; J. O. Smith, Dallas; Charles Hallaway, Wells & Co., Galveston.

Chairman of the advertising committee is Frank Duff, Floyd West & Co., Dallas; general contact committee fire and allied lines, Walter Southgate; casualty and bonding, K. S. Dargan.

McCormack Reappointment Likely

NASHVILLE — The session of the Tennessee legislature scheduled to open Jan. 1 may be very quiet so far as insurance legislation is concerned. With the Tennessee Association of Insurance Agents not planning to sponsor any legislation and in view of the expressed opinion of Commissioner McCormack that state legislation "must wait until the national picture is much clearer," two chief sources of proposed legislation appear eliminated.

At the present time it appears likely that the governor-elect will retain McCormack as insurance commissioner.

Although J. B. Reagon, Jr., local agent of Chattanooga, who served as speaker of the house at the 1942 session, was not a candidate for reelection, four other local agents are members of the 1944 legislature. They are Guy Roberts, Erwin; Perry Pipkin, Memphis; E. M. Covington, College Grove, and Robert E. Talley, Chattanooga.

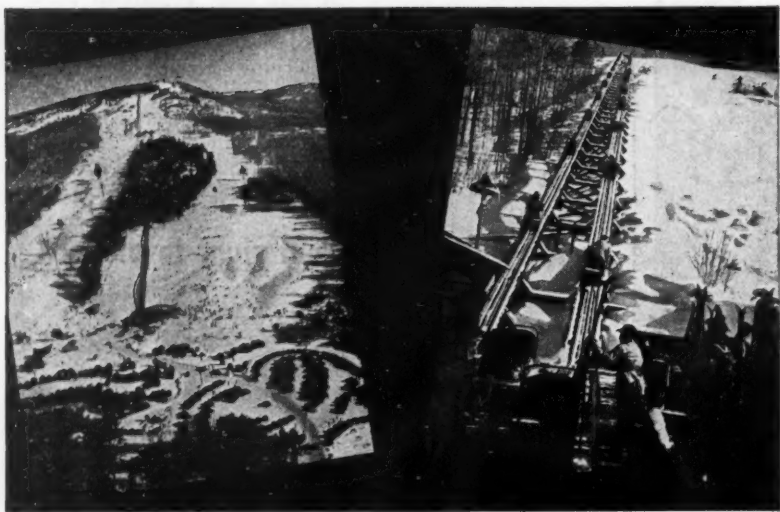
Ky. Sheriff Must Pay for Bond

The Kentucky court of appeals has held that a sheriff's qualifying bond is not an expense that can be charged to the county, and ordered Eugene Thompson to pay back \$600 which the Fayette county fiscal court had spent on his bond when he took office.

The St. Louis court of Cats Meow will hold its annual meeting Dec. 19. The Christmas party will be held Dec. 29.

and Jesse Denman, Milburn, were elected directors at large.

75th ANNIVERSARY YEAR



The unspoiled snow on the long slopes of Cranmore Mountain at North Conway makes it a skier's paradise. An added attraction is the famous ski-mobile which provides both expert and amateur enthusiasts with a thrilling mile-long lift to the summit, 1300 feet high.

The ski-mobile is a series of small cars attached to an endless cable operating on a wooden track like a giant roller-coaster. The gaily colored red, blue and green cars each accommodates an individual skier and contains a rack for his skis. As many as 600 people can be hauled to the summit in an hour, and it is not an uncommon occurrence to find as many as 8000 skiers enjoying their exhilarating sport on a single Sunday.

Like the ski-mobile, the New Hampshire Fire Insurance Company, which writes part of its insurance, was planned for highly efficient service.

SEVENTY-FIFTH
ANNIVERSARY

New Hampshire Fire

INSURANCE COMPANY

SOUND-SOLID-SUCCESSFUL

MANCHESTER, N. H.
ORGANIZED 1869

Providence Washington

INSURANCE COMPANY

INCORPORATED 1799

Anchor

INSURANCE COMPANY

Incorporated 1928

Organized and Owned by the
Providence Washington Insurance Co.

PROVIDENCE · RHODE ISLAND
FIRE, WINDSTORM AND ALLIED LINES · OCEAN AND INLAND MARINE
ALL RISKS · AUTOMOBILE · COMPREHENSIVE, FIRE, THEFT AND COLLISION

New Pacific Coast Management Setup

George P. Williams, Pacific Coast department manager of Boston, National Union, and Providence Washington, and Herbert W. Semmelmeier, recently appointed assistant manager, have resigned, effective Jan. 1. They have announced no plans. Charles E. Curry, in charge of the Los Angeles office, and George E. Madding, agency superintendent at San Francisco, are appointed joint assistant managers. Mr. Semmelmeier, veteran field man and former manager of the public relations department of the Pacific Board, recently returned from army service.

U. S. Chamber Resolution

WASHINGTON—The U. S. Chamber of Commerce insurance department announces that the following resolution of the chamber's insurance committee at its Dec. 8 meeting in New York will be submitted to the chamber's directors for approval:

"The Chamber reaffirms its traditional position respecting insurance; namely, that this is a business which should be supervised and regulated by the several states. It further recommends adoption by the Congress of legislation appropriate to carry out this object."

Sumners Is Speaker

During a two-hour discussion of legislation the committee heard Chairman Sumners of the House judiciary committee talk off the record. Among prominent insurance executives attending was Holgar Johnson, president institute of life insurance.

St. Louis Election Jan. 16

ST. LOUIS—The annual meeting of the Insurance Board of St. Louis will be held Jan. 16.

Plan Testimonial to Michelsen

The annual membership meeting of the insurance section of the New York Board of Trade will be held Dec. 19 at the Drug & Chemical Club, followed by a reception tendered by the executive committee.

It will take the form of a testimonial to the retiring chairman of the executive committee, Gustave R. Michelsen of Hall & Henshaw, who has given much time to the advancement of insurance interests, not only in New York, but also in Washington, D. C.

Deny Interest in Proposed Insurer

N. S. O'Neill and Robert Greenlease write that they are not interested in the projected Automobile Dealers Casualty to which reference was made in last week's issue. The two operate Green-

lease-O'Neill, Inc., Oldsmobile agency at Kansas City. They state they are in no way connected with the proposed company of which J. E. Minton is the proposed president.

St. Louis Group Elects

ST. LOUIS—William F. Duerbeck, president Duerbeck Realty Company, has been elected president of the Associated Fire Insurance Agents & Brokers of St. Louis. Vice-president is Frank Altmayer, Altmayer Real Estate Company; treasurer, A. F. Groehl, Groehl-Senniger Company, and secretary, W. H. Finke. New directors are Quentin P. Alt, Calvin H. Bowersox, O. J.

Brichler, William Dietz, Joseph A. Goeke and Ralph M. Keeney.

Disability Division Conference

Managers, supervisors and field men of Continental Casualty's disability and franchise division of the accident and health department held a two-day business conference at the home office this week. H. J. Couture, acting superintendent of agents of the division presided. Roy Tuchbreiter, president, extended welcome, and J. M. Smith, vice-president and head of the A. & H. department, and Boyd N. Everett, treasurer, spoke. About 50 attended. A din-

ner was held and there was a cocktail hour in the Tower Room in the new home office building.

N. J. Officers Are Reelected

NEWARK — All officers were re-elected at the annual meeting of the Casualty Underwriters Association of New Jersey. Ernest H. Babbage, Bankers Indemnity, succeeds J. C. Eastmead on the executive committee, the latter declining reelection due to ill health. President C. L. Templeman reported five new members had been admitted in the past year, membership totaling 40 companies, the largest in history.

HOOK ON for more business

BEFORE FILING THIS POLICY
Ask Yourself
JUST 4 QUESTIONS



1. HAVE I recently brought any new—
Furniture \$ _____
Furnishings \$ _____
Household equipment \$ _____
Clothing \$ _____
or other articles \$ _____?
2. HAVE I recently improved or added to my property?
My Home & Contents Today Are Worth \$ _____
Amount of Insurance \$ _____?
3. HAVE I increased my fire insurance?
VALUES and replacement costs are up!
4. IF A FIRE forced me out of my home, how much would rent and additional living expenses cost?

THESE EXPENSES can be insured too!

IF I HAVEN'T brought my fire insurance and other coverages in line with today's higher values, I had better fill out and mail me attached card at once!

YES, I would like to have your assistance in bringing my fire insurance in line with today's values.

PLEASE SEE _____ (name)
STREET _____ STATE _____
CITY _____ AT _____ AM PM
ON _____ (date)

Here's a policy hook-on card that shouts, "Have you enough insurance?" and asks the homeowner to consider the need for additional coverage  right at the moment when he's thinking about insurance. If you write fire lines for a company of Fireman's Fund Group, you can cash in  with this point of action sales help. The return card is mailed back to you. Ask for your supply today.



Fire • Automobile • Marine

Casualty • Fidelity • Surety

FIREMAN'S FUND GROUP

Fireman's Fund Insurance Company
Fireman's Fund Indemnity Company
Home Fire & Marine Insurance Company
Western National Insurance Company
Western National Indemnity Company

SAN FRANCISCO • NEW YORK • CHICAGO • BOSTON • ATLANTA

Established branch office of leading company seeks experienced, aggressive producer and underwriter for all burglary and personal property floater lines. State age, education and experience. Address A-69, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

ASST. OFFICE MANAGER WANTED

Versed in accountancy with some fire, casualty, or marine underwriting knowledge, to supervise accounting and assist in office operation of important and growing Pittsburgh agency. State experience, education, age, religion, availability, and salary expected. Applications treated in confidence. Address Box No. A-71, care The National Underwriter Co., 175 W. Jackson Blvd., Chicago 4, Ill.

Reach Accord on Federal Legislation

(CONTINUED FROM PAGE 5)

stock fire interests reported holding out against the N.A.I.C. proposals. N.A.I.C. representatives and stock fire were charged in various quarters with "standing pat" on the respective programs.

Earlier in the day it had been understood that the commissioners, life and casualty interests were in agreement on the N.A.I.C. substitute, and it was said if stock fire did not go along there would be no chance of action.

All Go Part Way

When the break finally came after Tuesday midnight, stock fire went part way, but so did the other groups.

Elimination of section 4-B from the N.A.I.C. proposals is regarded in some quarters as a victory for E. L. Williams, Insurance Executives Association president, who has protested that under that section it would be uncertain what insurance companies and men could or could not do under the anti-trust laws.

Steps were taken to secure support of the U. S. Chamber of Commerce and other interests for the compromise plan.

Mr. Williams and an insurance delegation waited on Chairman McCarran

of the judiciary committee Wednesday morning.

A copy of the text of the proposed compromise submitted to Bailey showed that it was proposed to include in the N.A.I.C. proposals, near the end of section 1, the words "or taxation" after the word "regulation." Also insertion of the same words after "regulation" in section 2-A. Also to change the word "respective" to "several" in that section.

At the end of section 2-A it was agreed to strike out the words "and which impose fees or taxes thereon."

As amended, section 2-A would then read: "The business of insurance and every person engaged therein, shall be subject to the laws of the several states which relate to the regulation or taxation of such business."

Department of Justice officials, when advised informally of the agreement, indicated they thought it a definite step forward, although they do not approve of suspending the anti-trust laws, fearing establishment of a precedent. In their view section 4-B would in part refute the theory of section 4-A. They made the point that the suspension

period would be to permit study, but that section 4-B undertakes to decide in advance what would be applicable beginning July 1, 1948.

Mr. Williams is reported to have proposed, prior to the compromise agreed upon a section providing that nothing in the anti-trust exemption shall apply to actions aimed at and resulting in monopoly through unlawful boycott, coercion and intimidation. The commissioners and others are reported to have balked at it.

In O'Mahoney's absence, sources close to him said that while he opposed suspension of the law, on principle, he would probably be inclined to accept the N.A.I.C. proposals with section 4-B taken out, but still opposed to section 4-A.

Washington hotels were the scenes of many conferences, late last week and over the week-end, of representatives of various groups among themselves and to some degree, with each other, in efforts to wipe out differences among them and reach a common ground, if possible.

Committees have been on the job here representing fire, casualty and marine interests.

If insurance legislation fails in this Congress, Rep. Walter, Pennsylvania, co-author of the bill bearing his name, which the House passed several months ago, will promptly reintroduce it in the 79th Congress, meeting in January, he tells THE NATIONAL UNDERWRITER.

Walter's statement contradicts, in effect, a rumor that he had told recently a prominent member of the N.A.I.C. that if he had known what his bill meant or involved he would not have sponsored it.

McCarran said no special meeting of his judiciary committee was called on the insurance agreement and he did not know what would be done or when.

Mahoney returned Wednesday afternoon but had no comment upon the compromise plan. Henry Wood, Equitable Society, and George Vargas, National Board, cooperated with Senate legislative counsel in drafting the substitute plan agreed upon.

Commissioners Johnson and Harrington sat in the Senate gallery during consideration of crop insurance awaiting developments.

Described as "extreme" by N.A.I.C. President Newell Johnson, O'Mahoney made it clear that his proposals are "suggestions for consideration by the committee." The O'Mahoney substitute for the N.A.I.C. substitute, neither of which has been formally introduced in the Senate, follows:

That the Congress hereby declares that

the continued regulation and taxation by the several states of the business of insurance is in the public interest, and that silence on the part of the Congress shall not be construed to impose any barrier to the regulation or taxation of such business by the several states.

Sec. 2. The business of insurance, and every person engaged therein, shall be subject to the laws of the respective states which relate to the regulation of such business and which impose fees or taxes thereon.

Sec. 3. Nothing contained in the federal trade commission act, as amended, or the act of June 19, 1936, known as the Robinson-Patman anti-discrimination act, shall apply to the business of insurance or to acts in the conduct of that business.

Sec. 4. (a) The provisions of the act of July 2, 1890, as amended, known as the Sherman act, and of the act of Oct. 15, 1914, as amended, known as the Clayton act, shall not apply to any agreement or concerted or cooperative action entered into between two or more insurance companies relating to rates for insurance, rating methods, insurance policy or bond forms, premiums, collection of statistical data, or underwriting rules, if such rates for insurance, insurance policy or bond forms, premiums or underwriting rules are approved to promulgation or use, by a state supervisory official or agency having authority with respect thereto, pursuant to the law of the state in which they are to be used.

(b) Nothing contained in this act shall render the aforesaid Sherman act inapplicable to any action of boycott, coercion, or intimidation.

Sec. 5. Nothing contained in this act shall be construed to affect in any manner the application to the business of insurance of the national labor relations act, as amended, or the fair labor standards act of 1938, as amended.

The text of the commissioners' draft bill appeared in THE NATIONAL UNDERWRITER Nov. 16.

Senator McCarran, judiciary committee chairman, was back at the Capitol Monday and Williams expressed hope for action on the Walter bill by the Senate this week.

National Council Promotions

J. A. Denkscherz, assistant secretary and comptroller of the National Council on Compensation Insurance, and D. D. Smith, assistant secretary, have been advanced to the rank of secretary. N. A. Dumas has been advanced from superintendent of the rating department to assistant secretary.

Schwartz Heads N. Y. Brokers

NEW YORK—S. Nicholl Schwartz was elected president of the General Brokers Association of the Metropolitan district at the annual meeting. A. H. Boardman is 1st vice-president; Samuel Oberman, 2nd vice-president; Louis Escher 3rd; Leonard Jacobs, secretary; Abraham Prusoff, treasurer; Nathan Greenbaum becomes chairman of the executive committee.

FRIDEN

FULLY AUTOMATIC CALCULATOR

in Combat



WANTED BY THE ARMED FORCES... a convertible calculator, with full automatic features. Should electricity fail or not be available the FRIDEN convertible mechanism permits hand crank operation, without loss of the full automatic operating features. Truly a "Combat" calculator... ready for action in a foxhole, tank, command car, or in a headquarters office. Friden also provides BUSINESS with accurate figures, combating the shortage of competent help. Telephone or write your local Friden Representative for complete information and availability of these calculators.



Friden Mechanical and Instructional Service is available in approximately 250 Company Controlled Sales Agencies throughout the United States and Canada.

FRIDEN

HOME OFFICE AND PLANT • SAN LEANDRO, CALIFORNIA, U.S.A. • SALES AND SERVICE THROUGHOUT THE WORLD



A memo from PROTECTION HEADQUARTERS

There's one kind of protection you can't have too much of... that's War Bonds, the outstanding buy in protection these days. Let's keep in the fight and make the Sixth War Loan Drive the Victory Drive.

THE MANHATTAN
FIRE AND MARINE INSURANCE COMPANY
99 JOHN STREET, NEW YORK 7, N. Y.

Late Casualty News

Reliance Life Has New Low Price Hospital Form

Reliance Life has announced a new hospitalization policy, moderate priced but somewhat limited, as an alternative to its higher priced plan. It provides \$5 per day for hospital for 28 days, \$3 for each visit by doctor, not exceeding three per week; \$25 for miscellaneous hospital expense and \$5 to \$80 for specified surgical operations. Payments for pregnancy and other conditions involving female generative organs are limited to \$50, after 10 months, which is also the waiting period for appendicitis, tonsillitis, hemorrhoids or hernia.

It is issued only to classes 1, 2, 2+, 3 and 4. The annual premium for men 15-49 is \$17; 50-59, \$21, and for women \$22 and \$28. Occupational hazards are not excluded. Its issuance is conditioned on carrying life insurance. The policy has not yet been approved in California, Illinois and Maryland.

Consider Substitute for Hobbs Measure in Congress

WASHINGTON — Rewriting is planned of legislation to deal with use of the mails by alleged "fly by night" insurance companies, with a view to introducing in the 79th Congress a substitute for the bill of Hobbs, Alabama, which has proposed to deny use of the mails to insurance companies that violate state law or operate without license. This course is reported decided upon because of the strong opposition to the Hobbs bill.

Consideration was given to the subject at a meeting Tuesday of the House post office subcommittee headed by Weiss, Pennsylvania, which Hobbs attended. No action was taken. Committeemen were reported trying to draft legislation to prevent "fly by nights"

from operating through the mails, but in a way that would not handicap legitimate insurance companies.

Kitchen Named "Ad" Head of American States

American States has appointed Ross G. Kitchen vice-president and advertising manager. For the past 10 years he has been assistant advertising manager of Hardware Mutuals, Stevens Point, Wis. Previous to that he was in the advertising department of the Kohler Company.

With this appointment American States intends to expand its advertising program to provide its agents with all possible effective advertising help. This will include a full line of folders, booklets, direct mail campaigns and materials, motion picture films, and newspaper advertising mats.

Reconversion Effect on "Comp"

WASHINGTON — Workmen's compensation and safety and health were subjects assigned to a committee of the annual conference on labor legislation held here at the Department of Labor. It was announced that this committee, scheduled to report to the conference on Thursday, considering the impact of reconversion on future state regulation of workmen's compensation, safety and health.

Plans for gearing state labor policies to reconversion needs constituted the theme of the conference of representatives from more than 30 states.

Henry Bush, manager of U. S. F. & G. in St. Louis, was elected state chairman of the Citizens Post-war Construction Council at a meeting in Jefferson City, Mo. It plans to foster planning boards in all communities of Missouri, so that when the war ends, plans and specifications will have already been drawn for whatever public and private improvements may be contemplated.

REINSURANCE . . .

An increasing number
of insurance companies
are finding in "Bowes-
made" treaties the
means to provide
complete progressive
service to their
policyholders.

BOWES & COMPANY, INC.

135 SO. LA SALLE ST. . . . CHICAGO 3

RECOGNIZED for STABILITY

... Thanks To Our Agents and
Producers who have made it
possible for us to Continue
to Serve The Public for
so many years



THE HANOVER FIRE INSURANCE CO. OF NEW YORK

Organized 1852

—and—

THE FULTON FIRE INSURANCE CO. NEW YORK

HOME OFFICE:

111 John Street, New York 8, N. Y.

WESTERN DEPARTMENT:

Insurance Exchange Bldg., Chicago 4, Ill.

★ BUY MORE WAR BONDS ★

What's good for the companies is good for the agents . . . and what's good for the agents is good for the companies . . . our problems and our destiny are inseparable.



Fire : Automobile : Inland Marine

WISE INSURANCE MEN RECOMMEND THESE PRODUCTS



Prevent . . .
COSTLY ACCIDENTS
Due to Falls



Reduce . . .
FIRE HAZARDS



Approved by
UNDERWRITERS'
LABORATORIES,
INC.

Oil-Dri

OIL AND GREASE ABSORBENT

Oil-Dri-Soluble

OIL, WATER AND SOLUBLE OIL SOLUTION ABSORBENT

Wherever oily, greased-soaked floors are a menace to workers and a constant threat of fire, these two OIL-DRI products afford welcome relief. Skiddy, slippery floors are responsible for thousands of avoidable accidents due to falls. Nearly 1% of these are fatal — workers compensation payments and other losses due to such accidents lay a heavy toll on insurance companies. It will pay you to recommend OIL-DRI and OIL-DRI-SOLUBLE.

We maintain a national sales organization to work with your inspectors in contacting your clients. No cost or obligation to you.

Write for INFORMATIVE BULLETIN

Oil-Dri Company 5036 N. RAVENSWOOD AVE., CHICAGO 40, ILLINOIS
OF AMERICA

NEWS OF FIELD MEN

LaTeer, Illinois Veteran, Retires

Joseph D. LaTeer of Peoria, a veteran of 44 years in the insurance business and since 1919 Illinois state agent of Agricultural, is being placed on the retired list as of Jan. 1. He is one of the best known of the older generation field men in the state and despite his 77 years he continues to be just as active as ever in the field.

From 1887 until 1900 Mr. LaTeer was employed as telegraph operator for the Illinois Central Railroad. In the latter year he decided to enter business for himself, largely through the influence of the state agent for Continental. He operated a local agency at Farmer City, Ill., until 1908 and for the next eight years was in the Illinois field for Security of Iowa. From 1916 to 1919 he served as special agent for Northwestern National in Missouri and Kansas and for the past 25 years has been with Agricultural. He served as president of the Western Insurance Bureau field club in 1923 and was most loyal gander of the Illinois Blue Goose in 1924.

J. E. Young, who has been Mr. LaTeer's assistant for the past several years, becomes state agent. Mr. Young was at the Agricultural head office several years before being assigned to Illinois.

National Fire Shifts Couch to Conn. and Mass. Field

Special Agent F. A. Couch will assist State Agent R. E. Mullen after Jan. 1 in servicing the Connecticut and western Massachusetts field for the National Fire group. He is being transferred from eastern Pennsylvania to succeed F. H. Greene, who has resigned as special agent to enter the agency end of the business.

Mr. Couch has had a number of years experience in insurance as field man and local agent. He has made a good record in the eastern Pennsylvania field and also has a wide acquaintance in the Connecticut and Massachusetts fields.

He will work out of the field headquarters in the home office at Hartford.

Ill. Blue Goose Activities

The Illinois Blue Goose has scheduled a dinner and initiation at the Pere Marquette hotel, Peoria, Ill., the evening of Jan. 24. The next day at the

same place is being held the mid-year meeting of the Illinois Fire Underwriters Association. About 24 candidates are ready to be put through the traces.

The Blue Goose is also planning to hold a dinner dance, Feb. 24, at the Edgewater Beach Hotel, Chicago.

Supervisors for 1945 Grand Nest Meeting Announced

MINNEAPOLIS—Section supervisors for the Blue Goose grand nest meeting here in 1945 have been named by John E. Jackson of Weeks & Jackson, state agents of Home, who is general chairman. Thomas G. Linnell, most loyal grand gander, is advisory chairman and Leonard E. Zell, Hanover, is associate chairman.

The supervisors named are: Finance and budget, J. Harry Lewis, St. Paul F. & M.; hotel, reception and registration, Nick Dekker, America Fore; publicity and program, Paul Olinger, Connecticut Fire; entertainment, banquet, golf, transportation and old-timers, Fred J. Dorman, Crum & Forster; model initiation and memorial service, Edward Holloran, Hartford Fire; ladies auxiliary, Charles L. Mehagen, Western Adjustment.

New Jersey Christmas Party

The New Jersey Special Agents Association will hold its Christmas party in Newark Dec. 18. There will be no speeches.

Watson N. J. Field Club Speaker

The New Jersey Field Club will hold a luncheon meeting in Newark Dec. 18. Leon A. Watson, expert of the Schedule Rating Office of New Jersey, will speak.

Parr San Francisco Speaker

The San Francisco Blue Goose is holding its Christmas luncheon Dec. 18. Fred D. Parr, president of Cal.-Union Agencies, Inc., of San Francisco, will speak. He is president of the San Francisco Safety Council and past president of the California Safety Council.

Three Oregon Life Members

At the November luncheon of the Oregon Blue Goose, J. H. Banks, Royal-Liverpool; Francesco Seley, formerly of the Oregon Insurance Rating Bureau, past most loyal gander, and Fred Tebben of the St. Paul-Mercury

for over TWENTY YEARS
we have specialized in the reproduction of

Annual Statements

by the Offset Printing Process

JOHN S. SWIFT Co., Inc.

OPERATING FOUR PLANTS

New York 1, NY
455 West 30th St
Lackawanna 4-1144

Chicago 7, Ill
17 N. Loomis St
MONroe 7020

St. Louis 3, Mo
2100 Locust St
CHestnut 7141

Cincinnati 2, O
3rd and Vine Sts
PARKway 4148

QUEEN CITY FIRE INSURANCE COMPANY

SIOUX FALLS

D. P. LEMEN, President

SOUTH DAKOTA

1905 Thirty-nine years of service 1944

group, were presented life memberships.

Tributes to those honored were given by Walter Fritz, independent adjuster; Ira P. E. Reynolds of the J. C. Bunyan general agency and Lewis N. Brainerd, Aetna Fire, all past most loyal ganders.

The Southern California Fire Underwriters Association heard a talk by C. H. Jandt of the Package Research Laboratory, Rockaway, N. J., on "Containers."

Mrs. E. P. Janousek, wife of the Security state agent, was hostess to the December dessert-bridge of the Blue Goose Auxiliary in Wichita.

CHICAGO

FIREMAN'S FUND PIONEERS

Hugh S. Robertson, with 36 years of service, presided at the second annual luncheon in Chicago of the Western Chapter of Fireman's Fund Pioneers. Mr. Robertson was recently elected regional vice-president of that chapter. The Pioneers consists of 131 employees who have served Fireman's Fund 25 years or more. Of that number 20 constitute the Western Chapter. Vice-

president Crafts and Lawson were hosts at the Chicago luncheon.

LUNCHEON FOR BUCKMAN

About 40 close friends of Royal A. Buckman gathered at luncheon Monday to express their good wishes for the honor guest who is retiring from active service after 52 years in the business. A veteran in the service of Royal-Liverpool in recent years he has been operating as an adjuster for that group with headquarters at Chicago. He is leaving Sunday for a trip to Houston.

J. Lewis Cassell, London Assurance, served as master of ceremonies and R. F. Woltersdorff, Atlas, presented Mr. Buckman with a gift in behalf of the assemblage. Among those speaking briefly were George Feindt, retired state agent of North America; Fred W. Sundlof, Hartford Fire; Melvin LePitre, Fire Association; J. W. Good, London & Lancashire; J. D. LaTeer, Agricultural, who is retiring Jan. 1; Chief Frank McAuliffe of the Chicago fire insurance patrol; B. F. Peters, Royal-Liverpool; John Chickering, Sun; T. A. Pettigrew, Underwriters Adjusting, and Gale Tilman, Western Adjustment.

Extra Pay for Hartford People

Hartford Fire has declared an extra dividend of 50 cents a share besides the regular dividend of 50 cents, both payable Jan. 2 to stock of record Dec. 12. Similar declarations were made a year ago.

The directors also voted to pay additional compensation during 1945 to all of the 1,500 employees on the regular payroll. This will be equivalent to 10% of earnings and will be distributed quarterly.

North America Extra Compensation

North America is paying a Christmas bonus to all officers and employees and is sending a special gift of \$50 each to all of the 557 members in the armed services. The same plan was followed last year, the bonus is 8 1/3 percent of 1944 compensation. North America is continuing the 5% extra compensation payments inaugurated several years ago to offset the higher cost of living.

Isaac B. Lee, local agent at Iowa City for more than 50 years, died this week.

Conduct your own public relations campaign with "The Insurance Buyers' Digest." Write National Underwriter, 175 W. Jackson Blvd., Chicago 4, for samples.

AUTOMOBILE UNDERWRITER

Here is a man 39 years of age with 20 years automobile and fleet underwriting experience. In addition to this, he has had inland marine and fire underwriting experience. Good personality and excellent references.

FERGASON PERSONNEL

Insurance Personnel Exclusively
166 W. Jackson Blvd., Chicago 4, Ill. HAR. 9040

INSURANCE ENGINEER WANTED

With fire inspection and rating experience to develop into general service and underwriting in an important and growing Pittsburgh agency serving many industries engaged in technical fields. State experience, education, age, religion, availability, and salary expected. Applications treated in confidence. Address Box No. A-72, care The National Underwriter Co., 175 W. Jackson Blvd., Chicago 4, Ill.

WANTED

Special Agent for Alabama, Mississippi and Tennessee territory by large General Agency, Fire and Casualty. Permanent job with a real opportunity. Write, giving age and experience, to Box A-57, c/o The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

INSURANCE ENGINEER

Permanent position with good future for insurance engineer having sound education and background in fire protection or safety engineering field. Technical graduate preferred. Salary commensurate with ability. Please answer in detail stating education and experience. COSGROVE & COMPANY, INC.
343 SANSOME STREET
SAN FRANCISCO, CALIFORNIA



H₂O - plus "Automatic"
STOPS TRANSFORMER FIRES
ALMOST BEFORE THEY START

● Yes—plain water—in FIRE-FOG form now safely puts out a transformer fire moments after it starts—isolates the burning unit, guards the others from damage.

Let's assume that you've installed an "Automatic" FIRE-FOG System as protection against transformer fire hazards. What will happen if fire breaks out?

Instantly, automatically, FIRE-FOG nozzles "shoot" a mist-like spray at the fire, blanket the blaze completely—millions of water droplets hammer down the flames—cool the fire area. In an incredibly short time the fire is quenched

... and a costly conflagration—plant shut-down—production loss, are all avoided thanks to plain, ordinary water transformed into a potent all-around fire fighter by "Automatic."

★ YOUR FIRE HAZARD? You need a FIRE-FOG installation to protect your plant from such fire hazards as electric transformers, oil quench tanks, enamel dip tanks, open tanks of inflammable liquids, gasoline loading racks, rubber churns. Write for information—there's no obligation.

"AUTOMATIC" manufactures and installs a complete line of fire protection devices and systems for all types of fire hazards.

"Automatic" SPRINKLER CORPORATION OF AMERICA
YOUNGSTOWN, OHIO . . . OFFICES IN 31 CITIES

STRICTLY PERSONAL

Now more than ever it is the responsibility of every agent to provide the broadest protection available to assured. Our new Personal Property Floater affords "All Risks" coverage in the home or elsewhere under one policy, on personal property of all kinds including household furniture and furnishings.



Eagle Star Insurance Company Ltd.
90 John Street, New York

THE
PHOENIX-CONNECTICUT
GROUP
of
Fire Insurance Companies



The Phoenix
Insurance Company, Hartford, Conn.
1854

The Connecticut
Fire Insurance Company, Hartford, Conn.
1850

EQUITABLE
Fire & Marine Insurance Company
Providence, R.I.
1859

ATLANTIC FIRE INSURANCE CO.
Raleigh, North Carolina

THE CENTRAL STATES FIRE INS. CO.
Wichita, Kansas

GREAT EASTERN FIRE INSURANCE CO.
White Plains, N. Y.

MINNEAPOLIS F. & M. INSURANCE CO.
Minneapolis, Minn.

RELiance INS. CO. OF CANADA
Montreal, Canada



HARTFORD
30 Trinity Street

CHICAGO
Insurance Exchange

NEW YORK
110 William Street

SAN FRANCISCO
220 Montgomery Street

MONTREAL
485 McGill Street



All Forms of Fire and
Property Insurance including
Ocean and Inland Marine
Country-wide Brokerage Service

TIME TRIED & FIRE TESTED

Status of OCD Fire Equipment

(CONTINUED FROM PAGE 5)

White said he couldn't understand the "junk" attitude. The only complaints have come from those who didn't take care of the equipment. He said it was not the intention of making the equipment as good as standard. It is regarded as auxiliary not substitute equipment. He recognizes that it takes more care than standard equipment because of the materials used.

Tribute Paid on SWIS Work

A glowing tribute was paid fire marshals, insurance commissioners and the rank and file of the insurance business for efforts in putting over the States War Inspection program by Col. John B. Warden, chief of the army's industrial protection division, Washington. Insurance men have worked shoulder to shoulder to guarantee the continuity of war production, he declared in talk similar to the one he gave in New York to the commissioners. Commissioner McCormack of Tennessee characterized the SWIS program as the most successful layman's war effort outside the Red Cross.

Lund of Minnesota Presides

Leonard C. Lund, Minnesota fire marshal, presided as section chairman and Percy Bugbee, general manager, and Charles S. Morgan, executive secretary, N.F.P.A., participated in the discussion.

Highlights of the Cleveland gas explosion were reviewed by W. Y. Kimball, N.F.P.A. engineer. The proposed Ontario measure on the inspection of places of public safety was explained by Carl Caskey, Ontario deputy fire marshal. It is patterned after the New York law which is criticised because only paid admission gatherings are covered.

A pessimistic report on juvenile fire setting was presented by G. W. Clough, Nassau county, N. Y., fire marshal. It is difficult to determine the cause of the increase in juvenile set fires in all sections of the country, he said. War excitement with the urge to do something daring and lack of parental control are contributing factors but so far educational efforts have not accomplished much. Mr. McCormack agreed with Mr. Clough's recommendation that

perhaps more drastic methods are needed, such as curfews, holding parents liable, etc. Commissioner Thompson reported that Vanport, Ore., a war-born town outside Portland, had solved the problem by educating children in fire prevention methods, including showing them how to turn in alarms. As a result there have been few false alarms as the children have had their curiosity satisfied regarding alarm boxes.

The need for working more closely with juvenile judges and social workers was stressed. Too often they are too lenient in regard to probation because they don't realize the seriousness of the situation, it was brought out.

Why Loss Reports Vary

Reasons why insurance loss reports and fire marshal estimates vary were probed by Arthur P. Spottswood, Minneapolis fire prevention bureau chief. Investigators determine the amount in case of uninsured losses but where there is insurance, the adjuster's figures are used. However, where fires occur in branches or plants of out-of-town firms it is difficult to get insurance figures as the insurance is handled elsewhere. There has been little cooperation in such cases. Such losses thus have to be estimated and considerable differences result. Insurance reports also contain reports of losses paid to a resident of a city while the actual property burned may be outside the city limits. There is also a large number of still alarm losses which the fire department knows nothing about but on which insurance is paid. At the year-end some losses are not adjusted soon enough to be included in the current year's report. Fire marshals are sincere and honest in attempting to get the right figures, Chief Spottswood declared, but discrepancies are bound to arise unless they get closer cooperation from insurance people. Mr. Lund reported that Minnesota is contemplating passing a law similar to the one in Wisconsin requiring insurance reports to be filed with the local fire chief and the state fire marshal.

In discussing the reporting of fire losses, John H. Craig, Illinois fire mar-

shal, said that good results are secured in his state outside of Chicago by paying local chiefs for sending in reports. This costs \$9,500 a year. In answer to the suggestion that more effort be made to reduce the number of "unknown" and "undetermined" losses, Mr. McCormack said that unless there is caution in making certain the cause of loss the prosecution of arson cases will be hindered. Earl Walterschied, Toledo fire prevention bureau chief concurred, pointing out that fire chiefs who have testified in court in arson cases are reluctant to indulge in any guess work on causes. Although some fire chiefs have been lazy about determining fire losses, it isn't possible to force the situation.

Uniform Labeling Viewed

The desirability of uniform labeling of paints, lacquers and other hazardous liquids was brought up by E. P. Whittemore, Massachusetts fire marshal. It was decided to refer the problem to a special N. F. P. A. committee. A study was made in Boston of hazardous material which goes into the average home for daily use. It was found that there are 22 Class A inflammable materials so used, only two being adequately marked to protect the user. In addition there are seven Class B products, none of which are marked. Although manufacturers are generally cooperative, it is hard to enforce warning label requirements because the products come from many sources both in and out of the state.

The legislative study group which has been delving into the Boston night club fire for two years is expected to report to the 1945 legislature, Mr. Whittemore said.

Arkansas Agents Group Holds Mid-Year Parley

(CONTINUED FROM PAGE 5)

would finance automobile paper, they still would prefer to direct their loans to some central lending bank or other service, and 16% said they would have to have some outside financing service.

Mr. Ritgerod pointed out that in 1941 local agents wrote only 20% of a total nationwide automobile premium income of \$800 million, but that the ratio in favor of agents has increased steadily



YOU CAN GET SOMETHING EXTRA OUT OF LIFE . . . RIGHT NOW!

Wouldn't you like to make a real success of LIFE, in the shortest possible time? Then you'll want to see this series of highly successful proved plans which quickly show you — as they have so many others — how to get the most out of LIFE from your regular clients, and without giving up or curtailing any of your present lines!

You can start right away making LIFE bring you rich rewards . . . pay you big dividends. Columbus Mutual's remarkably effective Packaged Plans prepare you — in a few minutes time — to sell LIFE quickly and easily to your present clients. No complicated selling formulas to learn . . . no bulky rate books to carry! Act without delay . . . don't let the best things in LIFE pass you by. Send for details on these simple, easy-to-grasp Packaged Plans. Write today!

There's a Packaged Plan to fit every person, purpose, pocketbook or preference. MAIL THE COUPON, or write, for a sample sales portfolio!

Please send me a sample portfolio of your Packaged Plans, with information on Columbus Mutual's liberal agents' contract and other helpful material.

NAME _____

ADDRESS _____

CITY _____

STATE _____

D. E. BALL, President

The COLUMBUS MUTUAL LIFE INS. Co.
COLUMBUS OHIO

secured by pay-reports. Answer to be made "own" and McCormack in make-prose-considered, preventing-pointing identified in at to in-esses. Al-teen lazy it isn't

belong of-ious liq-Whitte-hal. It em to a A study ous ma-age home at there materials equately addition ts, none gh man-ative, it require-ome from of the

which has ight club o report ittemore

P

5)

er, they air loans or other old have service. in 1941 a total income ratio in steadily

TRA W!

shortest successful y others ts, and

ards... effective o sell compli-ooks to t things n these day!

olio of rmation agents' erial.



ACCEPT RELIABLE'S HOME OFFICE COOPERATION

for Bigger Sales and Future Profits

Some of our agents have earned a bigger pay check from the day they became "Reliable" agents ... and many of them regret the loss of income they incurred by not becoming "Reliable" agents sooner. The longer you wait to get into the bigger income earning class, the more money you lose. Write today for details on our home office co-operation with agents.

Established March 1865. Our record: prompt payment of just claims.

For 79 Years a Name to Rely On!

For full details, write E. J. Weiss, President, John W. Kramer, Secretary, C. R. Dobbins, Assistant Secretary, Reliable Fire Insurance Company, Dayton 2, Ohio.

STATE AND SPECIAL AGENTS in Detroit, Columbus and Indianapolis.

RELIABLE
FIRE INSURANCE CO.
Dayton, Ohio

An Independent Ohio Company

since. "This is the chance of a lifetime for agents to break into finance company controlled automobile business," he said.

The qualification law committee is composed of Roy Donham, Little Rock, chairman; C. S. McNew, Pine Bluff; Guy R. Farris, Conway; W. H. Vose, Little Rock and Gaylon Brown, Fort Smith. The companies are represented by M. R. Smith, Little Rock; William Leigh, Henry Latham, Mac Anderson and Thomas T. Wilson. The proposed bill will follow closely the form of the standard bill agreed upon by the companies and agents for other states, with modifications to meet Arkansas conditions.

COMPANIES

Perry Manager of Republic in East

A. L. Brooks, Jr., has resigned as vice-president and manager of the eastern department of Republic of Dallas, and Russell H. Perry has been appointed his successor.

Mr. Brooks has purchased an interest in a real estate abstract and title firm at Belleville, Tex., and also intends to engage in the real estate and insurance business there.

Mr. Perry has been in insurance 19 years, 10 of them with Republic. He is a lawyer, and has been in charge of underwriting and Mr. Brooks' principal assistant since the latter took charge of the department.

Dixie Elects Pugh Secretary and Manager at Greensboro

Directors of Dixie Fire of the American group have elected Harold E. Pugh secretary and manager of the group's Greensboro, N. C., office. He replaces Clyde A. Holt, deceased.

Mr. Pugh has been with the company since 1918. During that time he served in the underwriting and reinsurance departments of the Greensboro office, and for the past 23 years has been staff adjuster. During the year that Mr. Holt was ill, Mr. Pugh served as acting manager at Greensboro.

R. S. Winnard Resigns Post with Manufacturers Fire

Announcement is made of the resignation of R. S. Winnard as secretary of Manufacturers Fire.

Mr. Winnard joined Manufacturers in April, 1943, in charge of its fire operations nation-wide. Previously he was

FACTUAL APPRAISALS

Impartial Valuations of Industrial and Commercial Property ...

35 years of factual appraisal service to America's more conservative business institutions.

The Lloyd-Thomas Co.

RECOGNIZED AUTHORITIES ON PHYSICAL VALUES

APPRAISAL ENGINEERS

4411-15 HAVENSWOOD AVE., CHICAGO

CHASE CONOVER & CO.

Auditors & Accountants

135 So. La Salle Street
Chicago

Telephone Franklin 3868

associated with Fire Association, both in the field and at the head office for 20 years.

Brandmaier with Northern, N. Y., in Executive Post

J. L. Brandmaier, manager of the Philadelphia office of Standard of New York, has resigned to go with Northern of New York as executive field representative. He will work on countrywide production.

Mr. Brandmaier started as an office boy in the New York office of the old Aachen & Munich. For seven years he

was underwriting supervisor for 13 southern and southwestern states for the Svea-Hudson group. For the past 10½ years he has been with Standard, seven years as Philadelphia manager, and three years manager of Standard Surety & Casualty as well, and recently also representative of Piedmont Fire. He was associated with George Z. Day while the latter was president of Standard and Standard Surety & Casualty. He served two terms as president of the Fire Insurance Examiners Association of New York.

Read "Casualty and Surety" Coverages by W. H. Bates. \$1.50. Order from National Underwriter.

Rhode Island...A SMALL STATE WITH AN IMPRESSIVE BACKGROUND



Zachariah Allen was born in Providence in 1795. While too young to fight in the war of 1812, he was Secretary for the Committee of Defense, which maintained substantial breastworks with mounted guns, a line of anchored hulks ready to scuttle and block the channel, and a system for spreading alarms.

He was Judge of Probate and Representative in the General Assembly and held various offices in the Town Council and city government, so apparently had little time for his private law practice.

In 1821 he was responsible for Providence's first fire engine, then designed a copper suction pipe with folding joints for drawing water from the river and throwing it hundreds of feet. He directed the town's first scientific survey; helped with a state geological survey; formed a company to build Powder Mill Turnpike; established the country's first night schools; planned a system of industrial reservoirs; created revolutionary methods in dyeing and finishing cloth; invented a new system for transmitting power; introduced hot-air furnaces in home basements; received a medal for improvements on a steam boiler; did the first scientific measuring of Niagara Falls and its power; was one of the first Americans to practice systematic forestry; as an incorporator and President of the Rhode Island Historical Society, he wrote many books, gave lectures, and sponsored various progressive movements.

When in 1882 he died at the age of 86, he had lived one of the most useful lives the state has known.

THE RHODE ISLAND INSURANCE COMPANY, believing, like this versatile Rhode Islander, in ever-changing methods of progress, keeps itself abreast of the best innovations in modern underwriting.

RHODE ISLAND INSURANCE COMPANY

PROVIDENCE • RHODE ISLAND

Progressive in Outlook—Conservative in Management

FIRE • AUTOMOBILE



INLAND MARINE

OCEAN MARINE

EDITORIAL COMMENT

No More "Pekinization" Methods

At the banquet given by the Illinois Association of Insurance Agents at its annual meeting in Rockford, Ill., one of the speakers referred to the first organization meeting of that body in Chicago Aug. 2, 1899, when the conditions were trying and the outlook very uncertain. Almost all the time of the meeting was taken in a discussion of the rate war in Pekin, Ill., that was started because a dispute arose between Agent James (Uncle Jimmy) Haines and one of his companies over ownership of expirations. In order to discipline Agent Haines the company started a rate war on his business, writing expirations at ridiculous rates. This destroyed a business that he had built up for many years.

This disciplinary measure soon spread to other offices. There was general confusion and utmost anxiety as to what would be the final result. Pekin was involved in a terrific rate war. There was coined at that time the word "Pekinized," meaning that a town had been shot up by companies over a dispute about expirations. Soon a rate war of similar nature broke out at Topeka, Kan., and there were desultory skirmishes here and there.

Local agents saw that their business from a property value standpoint was worthless because there was no guaranty of its future. A company might start a rate war at any time to penalize an agent. The other agents might not be involved at the moment and yet, their business might be subject to this bombardment.

C. H. Woodworth of Buffalo, one of the organizers of the National Association of Insurance Agents, which had just come into being, was at this initial meeting of the Illinois body. He urged

that the Illinois association be organized without delay, that it become militant and protest against this form of company discipline. He got the machinery of the National association, weak as it was, into motion.

The result was that the companies saw that there would be a general rebellion of agents, an emphatic protest all over the land against this practice. Therefore the Pekinization of towns stopped. It was the organized local agents that did the work.

If the National Association of Insurance Agents has accomplished nothing more than the insuring of agents' own business it has performed a great service. Today the dues that an agent pays for his membership in a state association is the premium that he is willing to pay for the preservation and stabilization of his own business that he has built up. If the association movement had not been started at the time of the organization of the Illinois meeting there would have been rate wars all over the country. The organization movement saved the day for the agents. If that influence be eliminated today, we might have a resumption of hostilities under certain conditions. At this time no company of standing would dare "shoot" an agent's business to smithereens to discipline him.

The National Association of Insurance Agents has given the business of agents a distinct property value. Many agents have been in the harness for a quarter of a century and more and have built a magnificent income. Now they can depend on that income producing business, continuing without any form of injury from the outside. The Pekinization of local agents stopped and has never been brought to life.

Technical Terminology Means Something

"Inherent vice" is sometimes held up as a term devised by underwriters to increase the ambiguity of insurance. Its meaning is uncertain to many laymen and some insurance people, but a good deal must be said in its defense. To the marine business it has acquired over many years a fairly definite meaning and one that apparently no other words describe quite so well. As with any phrase for a particular purpose, it must and in this case has acquired a more definite meaning because of its long use in a certain connection. It has been tested over the years in many conferences and courts.

One marine man defines the term as

"loss or damage arising out of the character or nature of the property as distinguished from loss or damage caused by an outside force."

Its use arose in ocean marine and applies primarily where materials are transported, by land or water. It describes any of the several things that can happen to materials during a certain passage of time, and that would happen whether in that period they were being transported or not: Green lumber that sprouts or splits, potatoes that rot, wheat that develops weevils, and hides in such condition that the fur slips or falls out.

While marine men and most of their

commercial assured understand the phrase, perhaps a more understandable term could be worked out for the personal property floater that carries the phrase to the general public. One public relations project that would find favor in the business is a laboratory to translate as many technical terms as possible

into language that is more generally understood and that still retains enough definition to stand up in court. It should be remembered that many so called technical and legal phrases expressly selected for their judicial and legal "presence" become confused in court and go out with varying interpretations.

PERSONAL SIDE OF THE BUSINESS

DEATHS

Allan H. Dixon, general agent for Phoenix of Hartford for the New Jersey and New York suburban territory, died at St. Claire's Hospital, New York, after a brief illness. He was born in 1888 and joined Phoenix in 1920 as general agent of the automobile department.

Ed M. Semans, 70, one of the pioneer insurance men of Oklahoma City, died from pneumonia after a short illness. He went to Oklahoma City in 1906 and entered the insurance business, later founding the Ed M. Semans & Co. agency, which at one time was one of the largest in the state and which he still owned at the time of his death.

Fred Holdender, vice-president and secretary of Ted A. Clarke, Inc., Buffalo agency, died there. He joined the agency in 1932.

William F. Schilder, 72, Omaha local agent, died there. He was prominent in civic affairs and started the first Boy Scout troop in Omaha after moving there from Chicago 30 years ago.

Lewis J. Coyle, 77, long associated with the Capital Fire of Lincoln, Neb., as an adjuster, died there.

Albert Diggs, 80, Baltimore representative of the Grinnell Automotive Sprinkler Co., died there. He was well known in insurance circles, having installed sprinklers in many Maryland establishments. He retired four years ago. He was one of the founders of the Rotary Club and its first president.

Allan H. Dixon, 57, who supervised Phoenix of Hartford business in the northern New Jersey and New York suburban fields, died in New York City. He had traveled extensively throughout the country as general agent and special representative of the automobile department, and in 1924 took over the fields which he was supervising at the time of his death.

State Agent Albert C. Knox in northern New Jersey and Special Agent T. A. Luddy in the suburban territory will handle Mr. Dixon's work until a successor is named, from headquarters at 110 William street, New York City.

R. V. Robinson, manager of the Chicago service office of North America, has been advised by the War Department that his son, **Lt. Frank M. Robinson**, a fighter pilot, was killed in action over Germany, Oct. 19. The family had previously been advised that Lt. Robinson was missing in action. Lt. Robinson left the University of Illinois in 1941 before the United States entered the war and joined the Royal Canadian Air Force and went overseas early in 1943 with R.C.A.F. Later that year he transferred to the American air force. His wife, Margaret, a Canadian,

C. R. O'Boyle, vice-president of the Eliel & Loeb agency of Chicago on leave of absence, has been in London for the past two months on a war shipping administration special mission, headed by Philip D. Reed. He made the trip by clipper. While in Washington with WSA-war time insurance, Mr. O'Boyle was in charge of the marine and war risk insurance on privately owned vessels under charter and the crews of all vessels.

S. G. Otstot, executive secretary of the North Carolina Association of Insurance Agents, became ill at the meeting of the National association in Milwaukee and has been in the hospital at his home town, Raleigh. He is at present greatly improved. His heart trouble is muscular rather than coronary, and the doctor states that he will be back in his office Dec. 15. Mr. Otstot is chairman of the Association Executives Conference of the N.A.I.A.

H. C. Stevenson, assistant manager of the solicitation department of Western Adjustment at the head office in Chicago, has been given a medical discharge from the army after seven months in service, and is back on the job.

C. M. Cartwright, editor of THE NATIONAL UNDERWRITER, arrived home after covering the meeting of the National Association of Insurance Commissioners in New York City and taking care of other editorial work. He entered the Evanston (Ill.) Hospital Monday of this week to have a cataract operation on his right eye. Both eyes are about equally involved but there was but a single operation at this time. He will be in the hospital about 10 days and then will go to his home at 2215 Lincoln street, Evanston, Ill. He will be off the reservation altogether for about six weeks.

G. W. Cline, who has joined American as special agent in eastern New York state, was formerly with North America as special agent with headquarters at Buffalo. He has had 20 years experience and prior to joining North America was with the Murphy agency in Niagara Falls and the Cline-Duffy agency at Glens Falls.

M. O. Stout, deputy in the District of Columbia insurance department, has returned to the job after undergoing an operation.

Brig. Gen. J. C. Holmes, civil affairs chief for Gen. Eisenhower, who was named assistant secretary of state by President Roosevelt, is a son of **C. B. Holmes** of the Holmes, McGrew & Peck agency, Lawrence, Kan., and a graduate of the University of Kansas.

Conduct your own public relations campaign with **The Insurance Buyers' Digest**. Write National Underwriter, 175 W. Jackson Blvd., Chicago 4, for samples.

THE NATIONAL UNDERWRITER

PUBLISHED EVERY THURSDAY

Published by THE NATIONAL UNDERWRITER CO., Chicago, Cincinnati, New York. PUBLICATION OFFICE, 175 W. Jackson Blvd., CHICAGO 4, ILL. Telephone Wabash 2704. EDITORIAL DEPT.: C. M. Cartwright, Editor. Levering Cartwright, Managing Editor. News Editor: George C. Hoeding. Associate Editors: F. A. Post, C. D. Spencer. Associate Editors: D. R. Schilling, J. C. O'Connor, Kenneth Force. BUSINESS DEPT.: Howard J. Burrigide, President. Louis H. Martin, Vice-President and Secretary. John Z. Herschede, Treasurer.

BRANCH OFFICES IN KEY CITIES

ATLANTA 3, GA.—560 Trust Co. of Ga. Bldg., Tel. Walnut 5867. Ernest E. Hess, Resident Manager.

BOSTON 16, MASS.—944 Park Square Bldg., Tel. Hubbard 8696. Ralph E. Richman, Vice-President.

CHICAGO 4, ILL.—175 W. Jackson Blvd., Tel. Wabash 2704. O. E. Schwartz, W. A. Scanlon, and A. E. Cutler, Associate Managers. E. E. Lindgren, Advertising Manager.

CINCINNATI 2, OHIO—420 E. Fourth St. Tel. Parkway 2140. Abner Thorp, Jr., Vice-President. George C. Hoeding, Associate Manager; J. T. Maloney, News Editor.

DALLAS 1, TEXAS—526 Wilson Bldg., Tel. Riverside 3353. Fred B. Humphrey, Resident Manager.

DES MOINES 12, IOWA—3333 Grand Ave., Tel. 7-4677. R. J. Chapman, Resident Manager.

DETROIT 26, MICH.—1015 Transportation Bldg., Tel. Randolph 3994. A. J. Edwards, Resident Manager.

MINNEAPOLIS 2, MINN.—500 Northwestern Bank Bldg., Tel. Geneva 1200. R. W. Landstrom, Resident Manager.

NEW YORK 7, N. Y.—99 John St., Room 1102, Tel. Beekman 3-3958. Editorial Dept. — R. B. Mitchell, Eastern Editor; George E. Wohlge-muth, Assistant Editor; Dorothy B. Paul,

Editorial Assistant. Business Dept.—N. V. Paul, Vice-Pres.; J. T. Curtin and W. J. Smyth, Resident Managers.

PHILADELPHIA 9, PA.—123 S. Broad Street, Room 1127. Tel. Pennypacker 3706. E. H. Fredrikson, Resident Mgr.

SAN FRANCISCO 4, CAL.—507-S-9 Flatiron Bldg., Tel. EXbrook 3054. F. W. Bland, Resident Manager. Miss A. V. Bowyer, Pacific Coast Editor.



resides in Toronto. A brother, Capt. W. G. Robinson, is a doctor in the army air forces.

Rosecrans Stratton, 82, local agent at Arkansas City, Kan., for many years, died suddenly. He was stricken as he started to leave his home for his office, although he had been active and in apparent good health.

Miss M. Jessie Carroll, an old employee of the Chicago Board who was pensioned in 1925, died at the home of a sister in Camargo Park, Cal., at the age of over 80 years. She was employed by the board in 1909 after having worked for many years for H. S. Tiffany & Co., a firm which at one time was a local agent and then did the Chicago Board's printing. Miss Carroll worked in the board's stock room. When she retired she lived for a time at Barborton, O., before going west.

Charles W. Canfield, 89, head of the Canfield & Co. agency at Chardon, O., died there. He entered insurance in 1886 and had continuously represented Ohio Farmers, which presented him a bronze statue at the 50 year service mark. Claude W. Canfield, a son, is in the agency.

John F. Bruns, 28, vice-president and a director of Bruns Co., Inc., Syracuse, N. Y., local agency, was killed in an army aircraft crash Nov. 30, at an airport in the north Atlantic area outside the United States. He was a flight officer. He was a son of the late Frederick V. Bruns, founder of the Bruns agency and at one time president of Excelsior.

Hinton J. Hopkins, 70, retired Hartford Fire associate manager in the south, died at Atlanta. A native of Georgia, he entered insurance in 1897 with Milton Dargan. He became associate general agent of the southern department of Hartford Fire in 1916 and in 1935 associate manager with W. R. Prescott. He retired in June, 1936.

One son, John R., is assistant manager. **Lee Richardson**, 52, vice-president of Lethbridge-Owens & Phillips, general insurance brokers, New York, died suddenly from a heart attack at his New Rochelle home. Mr. Richardson entered the business about 30 years ago with Davis, Dorland & Co. Two years ago he joined the Lethbridge firm.

Continental Casualty Rally

Continental Casualty's commercial accident and health and noncancellable A. & H. division held a business conference in Chicago for midwestern managers and their assistants, following a similar meeting Dec. 6 in New York for eastern managers. Joseph K. Dennis, superintendent of agents of the division, presided. Roy Tuchbreiter, president, welcomed the visitors, and J. M. Smith, vice-president and head of the A. & H. department, and Boyd N. Everett, treasurer, gave talks. There was an afternoon of open discussion.

Browne with Western C. & S.

Western Casualty & Surety has appointed Gibson Browne manager of the fidelity and surety department at St. Louis.

Mr. Browne was connected with U. S. F. & G. at St. Louis for 18 years in the production and underwriting of bond business and was later with Maryland Casualty at St. Louis in a similar capacity.

Norman Hoag Elected Director

Norman Hoag, vice-president of Continental Casualty, has been elected director of the company. He has had a 34 year insurance career and has been with Continental since 1935.

IN U. S. WAR SERVICE

William P. Shade, who was associated with the Bennett & Shade agency at Decatur, Ill., in charge of the life department prior to his enlistment in July, 1942, has been promoted to captain in the army air corps. He has been based in the Aleutians since March, 1943. **Robert L. Shade**, younger son of Lewis W. Shade of this agency, is a technical sergeant in the army air corps and is in China with General Chenault's 14th air force.

Pfc. William Weipert, son of Karl Weipert, assistant manager in Chicago for London Assurance, was wounded while serving with Patton's army in France and is now hospitalized in England, his parents have been advised.

Lt. Oscar H. West, Jr., navy fighter pilot based in the Pacific, and son of the manager of the Washington office of the National Association of Insurance Agents, was shot down over a target area, crash-landed in the sea, and was rescued considerably later the same day.

John W. Starr, secretary of Kansas City F. & M. and vice-president of the R. B. Jones & Sons agency, who is stationed in Hawaii at the naval air station, has been promoted to lieutenant commander.

Lt. (j.g.) Philip L. Huguelet, pilot of a plane in the navy's Black Cat squadron in the southwest Pacific, reports by letter that on a night mission recently in the area of Basilan Island in the Philippines he flew his PBY seaplane over a Jap tanker and a cargo ship, making two direct hits on the tanker, which exploded in flame. Lt. Huguelet is son of Charles H. Huguelet, manager of the fire department of the Meeker-Magner Company agency, Chicago.

Lt. William F. Prindle, Jr., who in

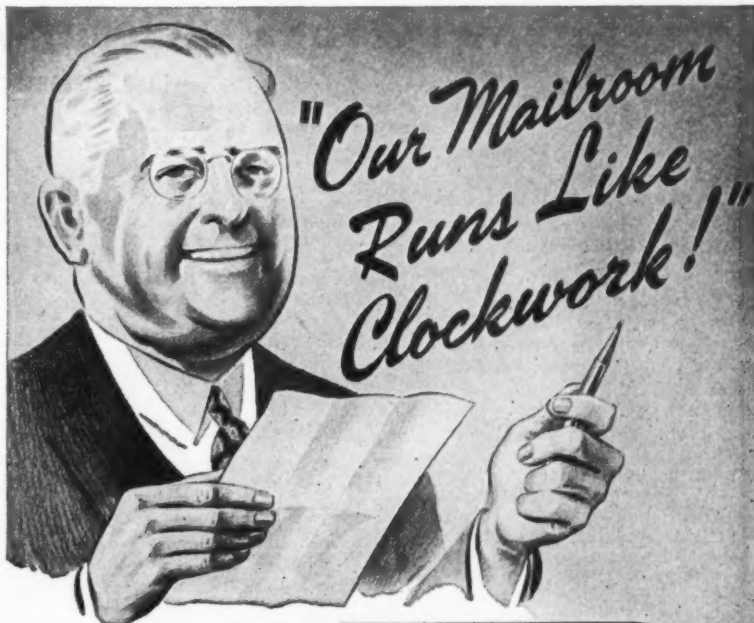
civilian life was in the head office marine department of Home, is now stationed at the Dodge City, Kan., air field after completing 65 missions while based in England. He wears the air medal with 11 oak leaf clusters; distinguished flying cross and a squadron presidential citation with one oak leaf cluster. His father is with the Lyman, Richie & Co. agency at Colorado Springs.

Capt. John D. Davis, formerly an adjuster at Gary, Ind., for Western Adjustment, is in Chicago on furlough. He has been piloting a Flying Fortress

in the European theater and was awarded the air medal.

Frank M. Stager, local agent at Sterling, Ill., and district governor of the Rotary clubs, addressed the Chicago Rotary Club at luncheon Tuesday. A number of field men of companies in his agency attended. This was the 57th Rotary club in his district that he has addressed during his term in office.

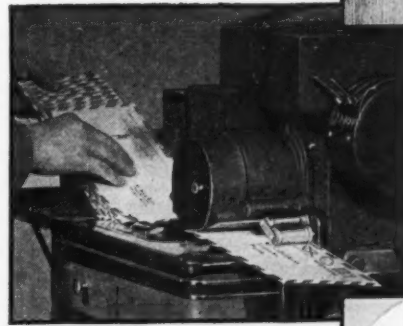
Insurance Women of Los Angeles have packed 200 boxes for service men, and delivered them for shipment overseas.



"Delayed handling of mail does not slow up our organization. We installed a complete U. S. Postal Meter mail-handling system and it has smoothed out the operation of our entire office. Take our letter opener, for example. It opens from 100 to 500 letters a minute—does in a flash what used to take an hour or more."



"... and no more missed trains and planes for outgoing mail either. Our metered mail machine seals, imprints, postmarks, counts and stacks the mail as fast as we can feed it! Yes, sir, since we modernized with U. S. Postal Meter mail-handling equipment, our mailroom runs like clockwork."



If your mailroom needs a "shot in the arm" to make it operate efficiently, take a tip from the happy-looking gentleman pictured above. Call in a U. S. Postal Meter specialist. He'll gladly diagnose your mail-handling troubles and make recommendations for their cure. Call him today.



Metered Mail Systems... Postal and Parcel Post Scales... Letter Openers... Envelope Sealers... Multipost Stamp Affixers... Mailroom Equipment. (Many units available.)

COMMERCIAL CONTROLS CORPORATION

Branches and Agencies in Principal Cities

U. S. POSTAL METER DIVISION

Rochester 2, New York

Property Facts Will Help..

The AMERICAN APPRAISAL Company

CONSULTANTS IN PROPERTY ECONOMICS

BILLERS
Elliott Fisher operator for policy billing and statements in large Chicago loop agency. Excellent post war opportunities. 40 hr. work week. alternate Saturday off. Write or phone Miss Parsons at Central 7425. Address A-75, care The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

WANTED ASSISTANT UNDERWRITER
by home office fire insurance company in mid-west. State age, draft status, previous experience and qualifications for this position. Address A-76, care The National Underwriter Co., 175 West Jackson Blvd., Chicago 4, Ill.

SHED
HURSDAY
bush 2704.
I. Martin,

ot.—N. V.
and W. J.
ad Street,
E. H.

Flatiron
and, Real-
r, Pacific

EMPLOYERS REINSURANCE CORPORATION

J. B. ROBERTSON... PRESIDENT

REINSURANCE OF CASUALTY - FIDELITY - SURETY

CONSISTENTLY SATISFACTORY

HOME OFFICE - KANSAS CITY

NEW YORK - CHICAGO - SAN FRANCISCO - LOS ANGELES

N.A.I.C. Adjourns Without Winning Over Stock Carriers

Rates Committee Spikes Moves to Promulgate Model Rating Law

NEW YORK—Abounding in rumors but lacking the all-important word that the stock fire-marine casualty companies and their producers had come to an understanding with the commissioners on federal legislation, the National Association of Insurance Commissioners winter meeting ended in something of an anticlimax at 1:30 p. m. last Thursday. At the final session the committee chairmen presented their reports, most of which were accepted without comment. Resolutions, none of them controversial, were read and adopted.

Because state rating laws are so closely tied in with problems arising out of the Southeastern Underwriters Association decision, the action of the rates and rating committee in heading off any moves to endorse even in general terms a model rating law that might be uncritically followed as a pattern was probably the most important development that occurred after last week's issue of THE NATIONAL UNDERWRITER went to press.

Garrison Asks Model Law

The case for having the commissioners work up a model rating law for the use or at least the study of states wishing to adopt such laws was persuasively set forth by Garrison of California. He said the commissioners should do more than hold themselves open to suggestions from the industry and should take a position of leadership.

It is just as important as the original federal legislation problem, he said, for the commissioners to do what they are telling the federal government they are going to do so effectively about regulating the insurance business. Mr. Garrison said he would appreciate the cooperation of other commissioners so that when a bill is presented to the legislature it will be uniform with other states.

"What are we going to do," he asked, "so that it cannot be said that we met and deliberated and did nothing about this very important subject?"

Gough of New Jersey agreed though, as he pointed out, New Jersey already has a rating law. However, unless all states have rating laws the New Jersey law will be frustrated by other states' lack of cooperation, he said.

"The least we can do," he said, "is to pass some action that will be a guide in carrying out the principles included in the text of the recommended legislation. If we would do that it seems to me that it would be a guide for each state, so that the state will be in a position to approve or disapprove a rate before it becomes effective." He asked, however, "How can a commissioner pass on a rate unless all statistics are available?"

Referring to the July 1, 1948, expiration of the exemptions proposed in the commissioners' proposal, he said that it was a big mistake to leave the convention without taking some action and that "we should be preparing for that date and show faith in what we're proposing."

Harrington of Massachusetts, committee chairman, said that Fischer of

(CONTINUED ON PAGE 30)

High-Low Risks Enjoy 20% Savings, Roeber Reports

Risks written under the workmen's compensation retrospective rating plan have enjoyed a saving in excess of 20% of the standard premium, W. F. Roeber, general manager of the National Council on Compensation Insurance, states in his annual report.

Mr. Roeber submitted figures based upon promulgation of adjusted premiums for risks having operations in one or more of the administrative bureaus of the National Council. For policy years 1937-1943, with only a limited portion of the latter year available, the number of promulgations was 1,877, the standard premium involved being \$46,862,996 and the retrospective premium \$36,406,922.

The number of risks selecting retrospective rating continues to increase, Mr. Roeber states. He presented by calendar year the number of risks having operations in one or more states under the administrative jurisdiction of the National Council which have been filed and reviewed by the New York office. In 1937 there were 38 risks, the next year 132, then 251, 1940 there were 389, then 433, then 510. In 1943 there were 783 and in 1944 to Oct. 1, there were 749. The total is 3,286.

Mr. Roeber said there has been a decided spurt during the last 12 months due to the introduction of the plans which form a part of the 1943 rating program. During the 10 months from Oct. 1, 1943, to Aug. 1, 1944, the number of risks electing this form of rating was more than double the number for the corresponding 10 months beginning Oct. 1, 1942.

Mr. Roeber includes a table showing the results of the voluntary uninsured risk plans under the jurisdiction of the National Council, there being 20 in number. For the 12 months ended Oct. 1, 1944, the number of risks applying for coverage, including renewals, was 383; 350 were afforded coverage, 16 were not accepted by employer, 17 are pending and the estimated advance premium on risks afforded coverage is \$156,894.

The aggregate experience on 1,785 risks previously assigned by the National Council shows a total earned premium of \$1,002,068 and incurred losses of \$624,729. The aggregate indicated loss ratio is 62.3.

Senate Passes SS Freeze Bill

WASHINGTON—Following a recommendation from its finance committee by a vote of 13 to 2, the Senate passed the House measure to freeze the social security tax rate at 1% for 1945, by a vote of 47 to 19. Administration leaders, however, expressed confidence that enough votes would break away from this more than two-thirds majority to prevent ultimate enactment of the bill into law over an expected presidential veto.

The name of M. A. Linton, president of Provident Mutual, figured prominently in the debate, as he was one of the principal witnesses before the Senate finance committee favoring the tax freeze. Mr. Linton engaged Saturday afternoon in a radio debate on the subject with Chairman Altmeyer of the social security board and others.

Urge Fla. Responsibility Law

JACKSONVILLE, FLA.—The Florida Safety Council, meeting here, endorsed a proposed motor vehicle inspection law and approved a motor vehicle financial responsibility law similar to those now in force in 35 states.

Continental Group of Chicago Buys N. Y. Building

Continental Casualty has contracted to purchase for cash the 12-story building at 76 William street, New York, as a permanent home for the metropolitan and eastern department operations of the Continental companies. This purchase is being made to provide additional space now required by the growing volume of business of the companies in New York and in the eastern territory and to take care of their future expansion requirements.

The company expects to move from 75 Fulton street to its new quarters soon after the first of next year. It will occupy several floors at this time including the ground floor where the metropolitan department will be located. The New York offices of Continental Assurance Co. and Transportation and the casualty and surety administrative offices of National Casualty will likewise be moved to 76 William street.

Aviation Prospects Bright But Should Not Be Oversold

There is an excellent future for the aviation business, but an excessive

amount of agency interest in aviation insurance development should not be built up prematurely due to the uncertainty of the war's duration, according to James R. Graham, production manager and western department manager of U. S. Aviation Underwriters. Mr. Graham spoke at a luncheon meeting of the Chicago managers of the 59 fire and casualty companies composing the group at the Union League Club Wednesday.

A terrific impetus is being given aviation by the war, and the post-war possibilities for this comparative new medium of transportation are almost unlimited, he declared. Aviation has gained 20 years experience in engineering technique in the past three years.

Danger in Overoptimism

However, he warned against overoptimism about the possibilities for aviation insurance after the war. Company managers should educate their field men and they in turn their agents not to expect too much in the way of premium volume at least for a reasonable period following the cessation of hostilities, he recommended.

He said that U.S.A.U. believes that rather than attempting to create an undue interest on the part of agents in aviation insurance, now is the opportune moment for agencies to educate themselves on the general background of aviation insurance so they will be prepared intelligently to handle accounts that may suddenly develop when things really open up.

Mr. Graham explained the various methods by which local branch offices of member companies can be of assistance to the group in developing a better understanding of aviation insurance underwriting practices and to help in a better primary educational program both for agents and company field men. Following his talk there was a round table discussion.



J. R. Graham

Expense Element on Compensation Business Up

Commissioners' Com- mittee Votes to Require Breakdown of Payments

At the meeting of the workmen's compensation committee of the National Association of Insurance Commissioners in New York presided over by Hodges of North Carolina, chairman, the main questions discussed were the breakdown of expenses and the proper allocation of each part of the premium dollar to its rightful place. The discussion centered about the attorney-in-fact of reciprocals and his contract. The committee was seeking to find what the compensation of the attorney covers. Therefore, it was endeavoring to put him in the same category as a company and require a breakdown of his expenses.

The reciprocals through Floyd Jacobs of Kansas City contended that the compensation of the attorney-in-fact in most cases is solely for management duties. He should be placed in the same position as a president of a stock company, he contended.

It seems that at a previous meeting the reciprocals had requested that this question of allocation of expenses be deferred until after the war. The spokesman acknowledged that in case of some reciprocals the compensation paid the attorney was for other functions than management. For instance, he had to pay for payroll auditing, adjusting, inspecting and the like. The committee contended that where the contract between the subscribers and the attorney involves payment for other than management functions, he should be required to give the information the same as regular carriers. The spokesman for the reciprocals seemingly did not object to this. He should show what he pays out for his different functions and the different lines of insurance he writes. He insisted that where an attorney is purely a manager, his compensation is paid out of the general expense fund and he should not be required to give a specific accounting.

The question came up as to whether this demand should be made on carriers for the past year's operations or not. It was agreed that that would be impossible. Also the inquiry was made as to whether this division of expense should be shown in the regular annual statement blanks or as a supplemental report.

The members of the blanks committee, of which W. A. Robinson of Ohio is chairman, were invited to attend the meeting. It was deemed wise to require this information to be furnished not later than May, 1946, covering, therefore, 1945. It was suggested that it be made as a supplement to the annual report. The compensation committee was asked to state just what it desired to accomplish and what its objectives were and then the blanks committee could work out a proper questionnaire.

It was stated that the large companies now keep their books very much in harmony with that the compensation committee is asking. Some of the smaller companies are not doing this. Undoubtedly they will be informed about the 1946 questionnaire so that they can begin to keep their records accordingly from now on.

Amusement Park Operators Eye Rising Fire Loss

The big insurance topic at the annual convention in Chicago of the National Association of Amusement Parks, Pools & Beaches was the alarming increase in fire losses during the past year, and a special session on fire insurance was held during the convention to determine what steps can be taken to reduce losses and avoid jeopardizing the present fire insurance market used by members of the association.

Many of the amusement parks were built years ago of flimsy, flammable construction. Operators themselves agreed that whenever repairs are made or new structures built future construction should be of fire resistive materials wherever possible. The operator of the Palisades Park in New Jersey, which burned earlier this year and was one of the largest fire losses in the amusement park business stated that in rebuilding he was using masonry and metal wherever possible to replace wood. For example, a cinder block foundation and chrome roof has been used on merry-go-rounds which heretofore were almost 100% of wood. He expects to reopen his park by Easter. The Luna Park at Coney Island constituted another large loss this year and there was one in Denver where several lives were lost.

Change to Resistive Materials

Many operators plan after the war to rebuild part or all of their parks to make them safer as to both the fire and accident hazards. The association through the executive secretary, A. R. Hodge, Chicago, is including in its semi-monthly bulletin to members considerable material on fire and accident safety.

J. L. Campbell of J. L. Campbell & Co., Baltimore, the broker who handles the association members' insurance, attended the convention to answer questions and make suggestions. Associated Indemnity writes the public liability for members of the association, and has for several years. The arrangement has proved satisfactory to the insured, and because there are savings and rates are promptly responsive to experience in the industry itself, there has been a considerable improvement in the liability costs of the industry since the arrangement was worked out. Operators feel that the setup is peculiarly theirs and therefore have a sense of direct responsibility.

Mr. Campbell also places the fire business at a saving, although the savings in both the fire and liability lines reflect to some extent any fluctuations in experience on the line.

Members of the group used to have some difficulty securing adequate insurance, and one problem they formerly had is shown by the question of an operator who asked whether the public liability insurance might be cancelled in the middle of the season. The answer was that so long as the present company had been on the business there had not been a cancellation.

Seek S. C. "Comp" Revision

COLUMBIA, S. C.—A statewide committee representing business and industry at a meeting here Tuesday started drafting its recommendations for revision of the South Carolina workmen's compensation act. H. P. North, manager of the South Carolina Association of Insurance Agents, is chairman of the committee, which was organized after business and industrial groups and the State Federation of Labor protested a 16.2% overall increase in compensation rates.

Mr. North said the committee's first task would be "to examine what needs to be done and then weigh that in terms of what we may expect to be accomplished" before the legislature.

Official Objects to Agency "Specializing" in Getting Drivers' Licenses Renewed

MILWAUKEE—R. C. Salisbury, director of the highway safety division of the Wisconsin motor vehicle department, has given an interview to the newspapers complaining about the operations of the State Insurance Agency of Milwaukee, operated by M. N. Padway. Padway has been mailing postal cards to persons convicted of drunken driving, offering to get insurance and file financial responsibility with the motor vehicle department, for \$35 to \$45, "including service charge." He states that he gets the names from newspaper stories.

Doesn't Need "Service"

Salisbury objects to the operation because, he says, the postal cards give the impression that Padway has a drag with the department. Drivers can get cover in the assigned risk plan without "service." Padway states that he performs a service and that the companies object to the work that he does because they don't want to pay him a commission. Salisbury said he had refused Padway's request to send the latter the official bulletin that goes to all traffic enforcement officers and which contains the names and addresses of those granted occupational licenses. There are about 3,000 such licenses given each year.

Under the Wisconsin law when a driver's license is revoked the judge may grant an occupational license. The motor vehicle department can refuse to issue it unless the applicant proves financial responsibility.

A. E. Perry U.S.F.&G. Head in Canada

Col. A. E. Kirkpatrick of Toronto has asked to be retired as resident vice-president of U. S. F. & G. and president of Fidelity Insurance of Canada, U. S. F. & G.'s subsidiary, and the company has acceded. Col. S. W. Band, manager, is also retiring at his own request, both changes being effective Jan. 1, when Assistant Manager Perry will become manager of the U. S. F. & G. Toronto office and vice-president of Fidelity of Canada.

Both Colonel Kirkpatrick and Colonel Band have been with U. S. F. & G. since 1903 and both have distinguished war records. Mr. Perry is regarded as one of Canada's outstanding underwriters.

Coffay N. Y. Manager of American-Associated Unit

NEW YORK—John P. Coffay, Jr., has been appointed manager of the newly established New York metropolitan office of American Automobile and Associated Indemnity. Since 1941 he has been American Automobile's underwriting manager at New York for all territory of the New York branch. After attending Johns Hopkins University he joined Maryland Casualty in 1925, serving in various underwriting capacities for 11 years. From 1936 to 1941 he was casualty manager at the Maryland's New York office.

Would Modernize Mich. Assessment Insurer Laws

LANSING, MICH.—The Michigan department is submitting to cooperative and assessment life and accident insurers a suggested program for modernizing laws governing such insurers.

It recommends that a company be allowed to engage in multiple lines, rather than only a single specified line as now. By removing such restrictions, several special acts can be eliminated. The proposals, however, would require a table of cash values for associations or co-operatives writing life business.

A.M.A. Authorizes Naming of Health Insurance Director

WASHINGTON—Encouraging the growth of voluntary private insurance to take care of medical treatment, hospitalization, and the like, the American Medical Association's council on medical service and public relations, at a three-day conference here, authorized the appointment of a director of health insurance, of the association. Dr. J. S. Lawrence, director A.M.A. Washington bureau, said the New York medical association has named an insurance man to carry on similar work in that state and other state divisions of A.M.A. are expected to do likewise.

The job of the director will be to correlate and coordinate existing plans and assist in developing new ones so that the whole country may be covered by available insurance plans. The council feels that such plans, including group hospital insurance, can be made effective at a far less cost and with more satisfactory service than any compulsory government controlled plan, it was stated. The organization was definitely against a federal system of health insurance, such as proposed in the Wagner bill.

At the same time, the organization declared for a federal department of health, with its head occupying a seat in the cabinet. Prepaid medical care and reduction of the cost of medical care was the theme of the meeting. A.M.A. urged that "states, counties and towns consider the purchase of voluntary insurance policies for the indigent and near indigent."

Population Groups

Dividing the population into four groups with relation to income and ability to meet cost of medical care, the council said two of these groups are in need of a "more closely coordinated program of health insurance" which will reduce the cost of medical care. The two groups are those who can meet ordinary cost of living but find it difficult to meet cost of long and expensive illnesses, and those who can meet ordinary cost of living but not the cost of any illness.

The council suggested use of federal funds to extend public health facilities and medical care to the indigent in local communities unable to do so, but urged local rather than federal administration.

Believing the public is demanding a method of prepaying medical bills, particularly in the case of catastrophic illness, but prefers a voluntary basis and wants service of high quality and readily available, the council warns against "surveys . . . some of them made purely to blind the eyes of the public and to be used as propaganda for government controlled medicine."

While the A.M.A. meeting declared for voluntary private health insurance on a nation-wide scale, Dr. Ernst P. Boas, heading Physicians Forum, Inc., A.M.A. liberal wing, predicted that a new national organization of doctors, labor leaders, social workers and other medical care "consumers" will be established to rally public support for compulsory national health insurance legislation in the incoming Congress.

Wilson Elected President of American Fidelity

American Fidelity of Montpelier, Vt., has elected Stanley C. Wilson, formerly vice-president, president of the company. He succeeds the late Charles H. Darling. Mr. Wilson is former governor of Vermont.

Mr. Darling was prominent in Vermont law circles, was an assistant secretary of the navy under President Theodore Roosevelt, collector of customs in Vermont 1905-1914 and a municipal judge in Bennington 15 years.

Hobbs Auto Rate Demands in Kansas Raise Problems; Bureau to Study Matter

NEW YORK—As the result of a conference with Commissioner Hobbs of Kansas after the meeting of the National Association of Insurance Commissioners here Manager William Leslie of the National Bureau is taking up the matter of alleged rate discriminations in Kansas with appropriate committees of the bureau. Outside of the larger cities Kansas is regarded as a single territory for rating and Mr. Hobbs contends there is a sufficient difference in population in the various "remainder of state" counties so that there is a prima facie case for charging different rates.

Kansas has no rating law but under the discrimination section of the law Mr. Hobbs has ordered the companies to revise their rates so as to recognize what he contends are significant differences in experience in the counties. From a rating standpoint in view of the increasingly bad loss experience generally on both bodily injury and property damage, it is quite likely that the difference in experience, if any, should be resolved by raising rates in some counties. However, the Kansas law is that a rate discrimination cannot be removed by raising rates except with the commissioner's consent.

Neither the National Bureau nor the Kansas department has any record of the experience by counties but the bureau made studies some years ago which showed that in the remainder of the state counties' experience fluctuated so widely from year to year that it was not significant for rating purposes. With companies operating under a manpower shortage it would be additionally difficult today get up the experience by individual counties.

Owners Protective Rates on N. Y. Housing Cut 50%

NEW YORK—As a result of conferences between the National Bureau of Casualty & Surety Underwriters and the New York state division of housing, a reduction of 50% has been granted from the former manual rates for owners' protective liability insurance covering the construction of public housing financed under Governor Dewey's state housing program. H. T. Stichman, commissioner of housing, praised the rate reduction as a forward step and said that all economies are significant and will help toward the lower rents to be charged.

The housing division has entered into contracts with municipal housing authorities for development of 16 postwar low rent housing projects for families with low incomes at a total cost of more than \$90 million and is planning to authorize substantial additional construction. They are expected to help alleviate the expected postwar housing shortage. They will be available to war veterans and to others whose incomes may be so low that private interests cannot adequately provide for them, according to Mr. Stichman.

Barford, Van Buskirk in Prison

Einar Barford, former Pennsylvania insurance commissioner, has now commenced a one-year prison term for embezzlement and fraudulent conversion. His appeal to the state superior court was dismissed. H. E. Van Buskirk at the same time began his sentence of two years. They were convicted in connection with the merger of Coal Operators Casualty and U. S. Plate Glass.

Tenn. Doctors Hear O'Connor

E. H. O'Connor, executive director of the Insurance Economics Society, addressed a group of 50 members of the Tennessee Medical Association at Kingsport, Tenn., on the proposed expansion of the social security system.

"Risk is an indispensable factor in private enterprise," he said. "Sacrifice risk for security and you will pass a death sentence on civilization."

THE PREFERRED'S "UTILITY" POLICY IS THE BAROMETER FOR INSURANCE NEEDS



PERSONAL PROPERTY

Residence and Outside Theft
Damage by Water
Damage by Explosion
Damage by Airplane or other Vehicle
Glass Breakage
Automobile Collision

LEGAL LIABILITY

Comprehensive Personal Liability
Automobile Bodily Injury and
Medical Expense
Automobile Property Damage

**We recommend
full coverage . . .**

**this is a real "Selec-
tive Service" Policy**

**. . . . your assured
selects only the cov-
erages needed and
pays only for the cov-
erages selected.**

Write

**for further informa-
tion and rates on the
"Utility".**

*The Preferred
Accident Insurance Company
of New York*

Established 1885

80 MAIDEN LANE, NEW YORK 7, N. Y.

Edwin B. Ackerman, President

Automobile • Accident • Burglary • Plate Glass • Liability • Compensation • Aviation

— Branch Offices —

Boston • Buffalo • Chicago • Los Angeles • Philadelphia • Pittsburgh • San Francisco • Newark • Detroit • Minneapolis

ACCIDENT AND HEALTH

F. L. Harrington President of Mass. Protective Group

Charles A. Harrington, president of Massachusetts Protective, Massachusetts Protective Life and Paul Revere Life, will become chairman Jan. 1, and Frank L. Harrington, who has been vice-president and counsel, will become president.

Charles A. Harrington is completing his 50th year with Massachusetts Protective and his 22nd year as president. He is the sole survivor of the group which organized the association a half century ago. He was born in Worcester, educated at Worcester Polytechnic Institute, and has long been active in civic and community affairs.

Frank L. Harrington is a native of Worcester, was educated at Phillips Exeter Academy, Dartmouth College and Harvard law school. After leaving law school he went with the law firm of O'Keefe, Hall & Stewart in Boston, becoming associated with the Massachusetts Protective companies in 1929. He is a son of F. C. Harrington, treasurer of the companies, and a nephew of Charles A. Harrington.

"Status" Clause Not Against Public Policy, O. Court Finds

The effort of a beneficiary of a personal accident policy to get a legal decision that a so-called "status" type of military service exclusion clause is in reality an "activities type" of clause ended unsuccessfully in the Ohio court of appeals, which decided for the insurer. The case was Bending vs. Metropolitan Life. Robert L. Bending, who had a \$1,000 accident policy with Metropolitan, was accidentally killed by falling out of a window of a hotel at El Paso while on a two-day leave from Ft. Bliss, Tex.

The clause in question reads: "Provided that death shall not have resulted

from bodily injuries sustained while the insured is in the military service in time of war. The insurance under this policy shall be suspended while the insured is in the military or naval service in time of war."

The court held that the language is clear and unambiguous. It plainly makes status of the insured in military or naval service the ground of exemption from liability. If the clause is not void as against public policy clearly Metropolitan Life is not liable. The court disapproves of the theory that the making of mere status the ground of exemption of liability makes it void as against public policy.

The court also rejected the argument that one is not in the military service while on leave of absence, saying that one is in the military service from the time he takes the oath until he receives his discharge.

Big Field in A. & H. for Service Men, Dyer Says

DETROIT—Bringing a new agent into the field is not creating new competition for present agents but is in reality creating an entirely new group of prospects for accident and health business, Corp. George L. Dyer of Selfridge Field, St. Louis general agent of Columbian National Life and former president of the National Association of Accident & Health Underwriters, told the Detroit Accident & Health Association.

He urged accident and health managers to plan now for the post-war era and particularly to plan to add new agents from the 9 to 10 million who will be released from military service. He said the business can give employment to almost unlimited numbers of ex-service men, with consequent benefit to the under-insured public. The greatest need of the business both now and in the post-war era is greater manpower in the agencies.

L. V. Minghini, Business Men's Assurance, reported on a conference between association officers and the De-

troit Community Fund, which has to make good any loss in Children's Hospital on Blue Cross patients, who are alleged to receive preferential rates below the cost of the care given. It appointed a special committee to confer with the association's committee.

W. Frank Rabbitt Retires

W. Frank Rabbitt, in accident and health work for more than 50 years, has retired as manager of the accident and health department of Field & Cowles in Boston, which position he has held for 26 years. He was given testimonial dinners by associates in the office, by the Boston Life & Accident Claim Association and the Boston Accident & Health Association, and presented numerous gifts.

Mr. Rabbitt started with United States Casualty in New York, and traveled the country as an executive special agent. He will make his future home in Los Angeles. He will be succeeded by C. Palmer Chester, who has been his assistant for many years, going with Field & Cowles in 1935 after graduation from Tufts College.

Social Security Discussed

At the Dec. 13 meeting of the Accident & Health Managers Club of San Francisco, President R. Marvin Greathouse, Connecticut General Life, reviewed the situation as to social security under the general title of "Security Programs, Government vs. Private." The group discussed plans for a Christmas party and also tentative plans for a sales congress some time in January.

R. A. Hohaus Leads Panel

R. A. Hohaus, associate actuary of Metropolitan Life, presided at a panel on sickness indemnification at the annual meeting of the Industrial Hygiene Foundation at Mellon Institute, Pittsburgh.

Manzelmann Utah Speaker

George F. Manzelmann, president of North American Accident, spoke at the December meeting of the Utah Accident & Health Club in Salt Lake City. Introduced by his company's Utah general

agent, C. A. Thomas, he told of his visit to Mare Island (Cal.) hospital where his foster son is a patient, having lost his leg in action in the Pacific. He said that tremendous numbers of men will be returned to civil life with war-caused limb losses, but devices have been invented to help them out so that they can carry on their former jobs as usual. He feels that the policyholder who has paid his premiums for years without ever having filed a claim, and who has lost a limb in battle, should be given consideration by the company carrying his insurance.

Mr. Manzelmann discussed "socialization of insurance," the Blue Cross hospitalization plan, and the attitude of unions. He said the agency system "will always be needed, and never go out of business."

Ernst Is Madison Speaker

At the December meeting of the Madison (Wis.) Association of Accident & Health Underwriters Carl A. Ernst, general agent of North American Life & Casualty in Milwaukee, spoke on "Sincere Education."

A joint meeting with the Life Underwriters Association will be held Jan. 18.

Seattle Party Dec. 27

The Seattle Accident & Health Managers Club will hold its Christmas party Dec. 27. Herbert Crockett of Crockett & Pierce is in charge of arrangements.

New Rule on Writing Dependents

General Accident has been asked in a number of cases to cover under the personal hospital expense policy the families of men in service or of men already covered under group hospital insurance. Heretofore it has been required that an employed member of the family be insured, but the underwriting rules have now been changed so that it is possible to write unemployed members of the family of employed men or women without the wage-earner, provided two or more persons are to be covered and all eligible children of the family are included. No other unemployed women or dependents are insurable.

General, in line with other companies, has extended coverage for policyholders in service in this country to Dec. 31, 1945.

A. & H. Course at Purdue

President C. A. Sholl of the National Association of Accident & Health Underwriters announces that arrangements have been completed with Purdue University, Lafayette, Ind., to give a course on the fundamentals of accident and health insurance and how to sell it on an engineering basis. This will be the first accident and health course to be given on a college campus.

The course will run for one full week of morning, afternoon and some evening sessions, beginning Feb. 12, 1945. The approved course of the National association will be used as text. Mansur B. Oakes, author of the text, will teach the first class. Purdue will issue certificates and the National association will present diplomas to those who make passing grades on the whole course. The Indiana department will accept the Purdue certificate in lieu of an examination for a license and other states are expected to do likewise.

The tuition will be \$10, and it is estimated that the text, room and board will amount to about \$25. The first class is limited by the university to 50 persons. Both men and women will be eligible.

Gish Kansas City President

Charles Gish, Aetna Life, has been elected president of the Kansas City Association of Accident & Health Underwriters to succeed John E. Miller, Columbian National Life.

Vice-president is Sam A. Meacham, Federal Life; secretary-treasurer, Chris L. Hobbs, Washington National; executive board, R. A. Ridgway, National

Suggesting Credit Insurance to Just One Client Paid Broker \$2615 Extra

THIS CHECK is one of many we have paid to insurance brokers for helping us sell American Credit Insurance to manufacturers and wholesalers. If the years following World War II repeat the pattern of World War I, business failures and credit losses will jump . . . the need for Credit Insurance will rise sharply.

Write for our "File Book for Brokers." It tells how you can cash in on the growing demand for Credit Insurance in the uncertain times ahead. Address: American Credit Indemnity Company of New York, First National Bank Building, Baltimore 2, Maryland.

J. F. Fadden
President



American Credit Insurance

Guarantees Payment of Accounts Receivable

OFFICES IN PRINCIPAL CITIES OF UNITED STATES AND CANADA

Protective; O. R. Jackson, Postal Life & Casualty; L. B. Clark, Monarch Life; R. J. Barrett, Occidental Life, and Eunice W. Mecaskey, Connecticut General Life.

Dr. Hayes Richardson, director of welfare of Kansas City, gave some helpful suggestions on planning post-war business in his talk on "Social and Economic Changes in the Post-War Period."

COMPENSATION

Michigan Rates Being Reduced 15.9% Jan. 1

Workmen's compensation rates in Michigan will be reduced an average of 15.9% Jan. 1, it was announced in New York by Commissioner David A. Forbes and A. S. Cowling, general manager of the Michigan Workmen's Compensation Rating Bureau, following the meeting of the bureau there. There is to be no increase in rates on any classes, and some classes get reductions of as much as 25%. Occupational disease rates also will be generally reduced.

The reduction is one of the largest ever made in Michigan and is the 8th consecutive yearly reduction. It follows an increase of 22.4% as of July 1, 1943 which was to cover increased benefits voted by the legislature. It is estimated that about 6% of the reduction results from favorable loss experience produced by including overtime pay in the experience. While overtime pay now is not included in the factors determining rates, no allowance was made for its elimination in computing the present reduction, which is based on policy years 1941, 1942 and 1943.

Reduce Ky. Coal Mine Rates

The Kentucky workmen's compensation board has approved a reduction of

6.5% in rates for coal mining, recommended by the National Council on Compensation Insurance, effective Jan. 1. The rate for large mines is reduced from \$5.80 to \$5.28 per \$100 of payroll and for small mines from \$8.12 to \$7.39.

Special Self-Insurance Division in Mass. Proposed

BOSTON — The industrial accident board of Massachusetts, taking advantage of legislation passed late in the 1943 session, providing for self-insurance setups, has filed a bill with the clerk

of the house asking for a special division for self-insurance in industrial accidents.

The bill would set up in the department and under its supervision and control a division of self-insurance, in charge of a director and with such other employees as may be necessary, effective July 1.

The board also recommends that the law under which employers qualify by furnishing a surety bond be amended by providing that if the self-insurer ceases to transact business in this state or if he should insure with an insurer, demand can be made for a deposit.

Also it recommends that the section relating to catastrophe policies required from self-insurers shall provide that they be purchased from a company authorized to write workmen's compensation in Massachusetts.

Tuberculosis Award Appealed

MILWAUKEE — An award by a state industrial commission examiner of \$2,359 to Daniel Hoan, Jr., against the Ampco Metal Co., for wage losses resulting from his confinement to a tuberculosis sanatorium because of overwork and strain, has been appealed to the commission itself. Liberty Mutual car-

When the Idea of INSURANCE was born

world progress was speeded up

By eliminating shipping risks, merchants and colonists were encouraged to spread civilization far and wide.



Originally, for centuries, insurance applied only to shipping. The more complex civilization becomes, the more insurance serves.

Central Surety agents, in all states of the Union, contribute to national growth through insurance protection for industrial development.

"...it bath bene ... an usage among the merchantes, both of this realme and of foraine nacyons, when they make any great adventure (especiallie into remote parts), to give some Consideration of money to other persons ... to have from them assurance made for their goodes, merchandize, ships and things adventured, or some parts thereof, at such rates and in such sorte as the parties assurers and the parties assured can agree, which course of dealinge is commonlie termed a policie of assurance"

—English quotation from Elliott's Law of Insurance



CENTRAL SURETY AND INSURANCE CORPORATION

HOME OFFICE KANSAS CITY, MISSOURI

R. E. McGINNIS, President

SAN FRANCISCO

CHICAGO

NEW YORK

NATIONAL SURETY CORPORATION

VINCENT CULLEN
President

No
Business
Direct



ried the compensation coverage. In previous cases, the commission has held that silicosis could be considered the only definite cause of tuberculosis, and that work and strain were too doubtful a cause on which to base compensation award.

Agent on Industrial Commission

Carl B. Smith, Tampa, Fla., local agent, has been named to succeed Boyce A. Williams, resigned, as chairman of the Florida industrial commission, effective Dec. 15. He also will be named for the full term which begins Jan. 2.

SURETY

Suggestions for Bond Improvements Made in Mich.

DETROIT — Suggestions for improvements and reforms in commercial fidelity bonds exclusive of the bankers blanket bond, designed to make them better adapted to meet the needs of business in the post-war era were advanced in a comprehensive report made to the Surety Association of Michigan

by its fidelity bond committee at the December meeting. Advance notice of the report brought out an especially large attendance.

The report pointed out weak points in the present forms and procedure and made specific recommendations for refinements in the forms that should make them much more saleable. The suggestions will be forwarded to the fidelity committee of the Surety Association of America for study by that body. The report was prepared by Edward Miller, Globe Indemnity, and George Bortz, Fidelity & Deposit.

So. Cal. Executive Committee

LOS ANGELES—W. C. Bening, Pacific Indemnity, president of the Surety Underwriters Association of Southern California, has named on the executive committee T. W. Wisdom, National Surety; F. S. Plews, Travelers Indemnity; O. D. Brick, U. S. F. & G.; C. F. Batchelder, Indemnity of North America; Richard Graves, Hartford Accident, and Dan Gorton, Fidelity & Deposit.

Bond Lectures in Los Angeles

Marvin Jonas, Glens Falls Indemnity, lectured before the University of California extension division in Los An-

geles on "Surety and Fidelity Bonds," and J. H. Brock, Hartford Accident, on "Contract, Indemnity, License Permit, Court and Public Official Bonds."

View Post-War Bonds

LOS ANGELES — Post-war construction contract bonds and rates were discussed at a meeting of the Southern California Surety Underwriters Association.

A proposed Los Angeles ordinance which would place automobile parking lots under the jurisdiction of the police commission and would require lot operators to file bond was discussed. The form of bond that might be required by the city and the question whether such a bond can be written were considered. The next meeting will be held Feb. 6.

CHANGES

Bugbee Md. Cas. Auto Head

James M. Bugbee has been placed in charge of the automobile department at the head office of Maryland Casualty. He succeeds Arthur B. Nickerson, who



ARTHUR B. NICKERSON

was elected vice-president in charge of all casualty operations to take the place of W. T. Harper, now senior vice-president of Maryland.

Mr. Bugbee has been assistant manager of the automobile department and has been in charge also of aviation lines. He is a veteran in the Maryland ranks.

Preferred Accident Moves Into Larger Office in Chicago

The midwestern department office of Preferred Accident in Chicago has moved into an ultra-modern, greatly enlarged office on the 22nd floor of the Board of Trade building there. Walter H. Clanahan, vice-president, is in charge.

Formation of a claim department for midwestern territory also is announced, with Harvey H. Howard as claim manager. Mr. Howard has had long legal and claim experience.

He received his legal education at Northwestern University, graduating in 1931 and being admitted to the bar. He was employed by the prominent insurance law firm of Eckert & Peterson, Chicago, for seven years, specializing in the casualty field, then went with Continental Casualty in 1938 as assistant manager of the claim department in the Chicago office.

Preferred's mid-western territory under Mr. Clanahan's direction has made notable strides since his appointment as

manager in January, 1937. The Cook county business has risen over 400% during his first four years as manager. He joined the company in 1922 as special agent traveling the middle west for several years, was promoted to agency supervisor with Chicago headquarters, and later served for short periods as manager in Atlanta, Ga., and Philadelphia.

Wheeler Burglary and Glass Head of Conn. Indemnity

Charles R. Wheeler, Jr., has joined Connecticut Indemnity as manager of the burglary and plate glass department.

Mr. Wheeler started with Travelers as an indemnity and casualty supervisor doing agency work from Indianapolis, Milwaukee, Rochester and Boston. Following more than 10 years of field experience he joined Glens Falls Indemnity as manager of the burglary and plate glass department at its home office, a position he left to join Connecticut Indemnity. He served for many years as a member of the burglary governing committee and the plate glass rating committee of the National Bureau of Casualty & Surety Underwriters.

Indemnity Names Aids at Cleveland and Harrisburg

Thomas L. Smith, Jr., has been named manager at Cleveland for Indemnity of North America.

Mr. Smith joined the company in 1942 as a special agent and underwriter.

Horace E. Mowrey has been named assistant manager at Harrisburg. He is a graduate of the University of Pennsylvania, and joined North America in 1938 as a student. He became a special agent at Pittsburgh in 1939 and a year later joined the Harrisburg service office.

Travis with Swett & Crawford

LOS ANGELES—R. M. Travis, for four years vice-president of National Automobile's bonding department, has joined Swett & Crawford, general agency, as superintendent of the bonding department in San Francisco. Mr. Travis formerly was with Aetna Casualty in its Los Angeles office, Firemen's group, Columbia Casualty and the Globe-Royal companies.

Jackson Illinois State Agent

W. E. Jackson of Galesburg has been appointed Illinois state agent of Hoosier Casualty, supervising both the automobile and accident and health departments. He has had many years insurance experience. He was with the Illinois insurance department for eight years in the license division and later became special representative of Hardware Mutual Casualty for Illinois.

ASSOCIATIONS

K. C. Claim Men Elect

John H. Bolin, Aetna Casualty, has been elected president of the Kansas City Claim Men's Association, succeeding Walter Fuller, Jr., Hartford Accident. Henry M. Shughart, insurance attorney, is vice-president and Ed. R. Kessler, Allan Commercial Service, re-elected secretary-treasurer.

Urges Attention to A. & H.

MILWAUKEE — The educational committee of the Milwaukee County Board of Casualty & Surety Underwriters has called the attention of the members to "the increasing consciousness of the insurance buying public of the need for accident and health insurance" and suggests that the agents take full advantage of this in the months just ahead.

It says that various insurance service organizations have sprung up offering

Until the boys
cease to suffer and
die the least you can
do is to buy bonds.



**BITUMINOUS CASUALTY
CORPORATION**

ROCK ISLAND ILLINOIS



hospital and surgical care on a so-called cost basis but that well posted agents can successfully compete with these so-called non-profit organizations and thereby keep this rapidly growing branch of the insurance business in the hands of legitimate insurance agents—where it belongs—if they will become alive to their opportunity.

It then gives a brief analysis of the various forms of accident and health insurance, personal, group and franchise.

COMPANIES

Examination Report on Allstate Is Released

The report of an examination of Allstate conducted by Illinois, Georgia, Utah and Delaware has been released showing as of Dec. 31, 1943, assets \$10,540,793, capital \$1 million and net surplus \$2,519,226.

Allstate operates in all states except Idaho, Kentucky, Massachusetts, Mississippi, Nevada and New Mexico.

Most of the business is written on an annual premium basis with 40% payable on the effective date, 30% 90 days thereafter and 30% six months after the effective date. In New York the installment plan provides for 20% down payment and eight equal monthly installments. There is a service fee of 25 cents on each deferred installment.

In Louisiana, New Hampshire, New York, North Carolina, Oklahoma, Texas and Virginia where Allstate is required to charge full standard premiums a participating policy is issued with dividends of 25% on new business and 30% on renewal for passenger cars, 20% on both new business and renewal for non-ownership risks and 10% for both on commercial cars.

The rates charged in non-regulated states are about 10% less than the National Bureau manual.

Net premium income during 1943 was \$5,214,416, losses paid \$1,413,046, claim adjustment expense \$466,752, underwriting expenses \$2,544,690, policyholders dividends \$525,344.

The affiliated Allstate Fire had assets \$2,685,255, capital \$300,000 and net surplus \$846,926.

Net premiums in 1943 were \$2,133,752, losses paid \$643,678.

New Dividend for Wis. Mutual

MADISON, WIS.—Payment of a 25% dividend in the liquidation of Wisconsin Mutual of Madison has been ordered in Dane county circuit court. The dividend amounts to about \$35,000, and will raise the total paid on approved claims to 75%.

Emmco Capital Now \$450,000

Capital of Emmco Casualty has been increased from \$300,000 to \$450,000 and the paid in surplus from \$175,000 to \$250,000.

Very shortly an announcement will be forthcoming regarding the additional casualty lines which Emmco Casualty intends to write.

PERSONALS

B. T. Sheppard, superintendent of claims of Hartford Accident in Los Angeles, and secretary of the Casualty Insurance Adjusters Association of Southern California, was given a luncheon by the company, at which all his associates were guests, in celebration of his 25th anniversary with the company.

Harold F. Hammond, president Institute of Traffic Engineers, and Thorp McClusky, writer and editor on safety problems, were honored at a luncheon upon leaving the National Conservation Bureau, accident prevention division of the Association of Casualty & Surety Executives. Mr. Hammond recently re-

signed as director of the traffic and transportation division, to become manager of the Washington office of American Transit Association. Mr. McClusky, publication editor, has been appointed associate editor of "Motor" magazine.

Julien H. Harvey, the bureau's managing director, was toastmaster. Holger Jensen, Maryland Casualty, Wallace Falvey, Massachusetts Bonding; Herbert Stack, Center for Safety Education; S. B. Perkins, Travelers; John Hall, Atlas Supply Company, and E. E. Robinson, National Bureau of Casualty & Surety Underwriters, gave tribute to the two men.

E. M. Kincy, head of the claim department of Continental Casualty at the home office is recuperating in St. Luke's hospital, Chicago, following a stomach operation. He has been ailing for some time. Mr. Kincy has been with the company for more than 20 years and was right hand man to the late E. V. Mitchell, general counsel.

K. B. Willett, vice-president of Hardware Mutual Casualty of Stevens Point, spoke on "Office Manuals" at the monthly dinner meeting of the Milwaukee chapter, National Office Management Association.

DEATHS

Gerald L. Duffy, solicitor in the brokerage department of the Freeman J. Wood general agency of Lincoln National Life in Chicago for two years, died in Hines veterans hospital near Chicago from a heart attack which followed a stomach operation a few days ago. He had not been well for some time and had lost considerable weight. Paul V. Duffy, of Cleveland, a brother, who is a surgeon, attended him and Gerald was expected to return shortly to work when he suffered a relapse. He was about 48 years old and was a first lieutenant in the last war. Before joining the Wood agency for 20 years or more he was manager of the accident and health department of the Meeker-Magner Company general insurance agency, Chicago. Mr. Duffy was born in Omaha and attended Creighton University. Later he was connected with Travelers in St. Louis for several years before going to Chicago where he joined Meeker-Magner.

Miss Laura Woodward, chief librarian of Maryland Casualty, and past president of the Special Libraries Association, died of third degree burns suffered

in a blaze which destroyed the St. Ambrose parish hall. Six others died as a result of the fire which broke out in the frame church during a card party.

Lt. Grant L. Jones, fighter plane pilot, was killed in action over Germany. He was the son of Walter M. Jones, intermountain branch manager of Business Men's Assurance in Salt Lake City. He had more than 250 missions to his credit, and had received the distinguished flying cross and air medal with three clusters.

Sidney L. Sinnott, 63, Richmond attorney, who specialized for many years in adjustments for casualty companies, died from a stroke. He served in the Spanish-American War with a company commanded by Cordell Hull.

Aetna Life Blood Donations

Within one 24-hour period recently enough home office employees of Aetna Life signed up for periodic blood donations sufficient to give transfusions to 3,000 fighting men. This record was chalked up at the end of the first day of a drive being conducted by the specially-formed Aetna Life Patriots' Club. Employees numbering 648 pledged blood donations. William W. Ellis is club president.

Toward new horizons



Standard of Detroit is constantly seeking new ways to be of greater service—constantly looking toward new horizons to make the work of its agents and brokers easier and more profitable.

Backed by a record of sixty progressive years, Standard pledges a continuance of prompt and fair claim service—of modern, up-to-the-minute coverages—of competent assistance in underwriting, safety engineering and production. In short, Standard Accident promises to maintain, and, where possible, improve its present high standards of service.

Your Standard field man will gladly tell you the many reasons why Standard Service Satisfies—why Standard is today one of America's oldest and largest casualty insurance and bonding companies.

STANDARD ACCIDENT Insurance Company

SIXTY YEARS OF SERVICE AND SECURITY

Farm Fire Loss Again \$90,000,000

(CONTINUED FROM PAGE 7)

just as good as the attention given it. OCD handpumps were used effectively in putting out sparks which threatened the nearby nine story mill and smaller grain elevator in the recent \$1,750,000 Rosenbaum Brothers grain elevator fire in Chicago. Two OCD pumps were used for 36 hours continuously to keep the fire under control, thus enabling the department to keep its regular equipment where it was needed, the chief declared. Although equipment manufacturers had not voiced open opposition to the distribution resolution, Chief Mulaney said that instead of trying to get the OCD equipment shipped out of the country the manufacturers had better devote their energies to designing better equipment for replacements.

Not for Farmers

In answer to Chief Just's objections to giving the equipment to farmers to keep in their chicken coops, Mr. Pontius said that this hadn't been the committee's intention. Many towns and villages do not have organized fire departments and by encouraging these communities to organize and by providing

present rural departments with additional equipment, good use can be made of the OCD material. Many rural departments now have water supply trucks on which the OCD pumps can be mounted, he said. Chief Just said he was in accord with the idea of distributing the OCD equipment among volunteer departments, stressing the necessity for an adequate training program.

H. E. Hilton, U. S. Chamber of Commerce insurance department, pointed out the possibility for developing interest in fire protection through the distribution of equipment with the idea that more adequate equipment can be added later.

Illinois Plan Explained

OCD equipment in Illinois not needed in large cities is now being distributed to rural areas, John H. Craig, Illinois fire marshal, reported. Over 22,000 of the four gallon pump tank extinguishers have been turned over to rural schools and cross road stores, the recipient signing a receipt so the OCD can reclaim the equipment later if it so wishes.

In viewing the present status of rural fire prevention, Mr. Giese said that as

it is difficult for town fire departments to handle farm fires it is desirable to encourage volunteer rural groups. Although a great deal has been done in educational work along fire prevention

calls resulted in total loss. He also stressed the need of private protection facilities to hold the fire in check until the fire department arrives.

Extensive fire prevention educational work being conducted in Iowa was explained by John W. Strohm, Iowa fire marshal. The development of rural fire departments on district, county and township bases was discussed by Dr. Valgren. In meeting the farm fire situation, he said it is necessary to consider three phases: prevention, home protection and organized rural protection.

Ohio Set-up Explained

The Ohio district setup built around the township unit was explained by Carl Roggenkamp, special agent Security of Iowa, Columbus, O. The Ohio law provides for the organization of district departments which can either operate separately or in cooperation with existing fire departments by furnishing additional equipment or men or both. He told of the establishment of a committee to stimulate the formation of the district departments which has sub-committees reviewing existing laws, needed legislation, standards, housing of equipment, water supply, road side reservoirs, etc. In considering difficulties involved where fire departments are not allowed to leave town to fight rural fires, it was found that mutual aid programs helped rectify the situation because towns are more willing to let their equipment go outside if they are in a position to call on other towns for help. He said that the OCD equipment can be used as reserve equipment when the regular trucks are out of town. It is also necessary to clarify situations where town fire departments respond to rural fires and there is not a specific contract regarding expenses and insurance on firemen. Although it is not the intent of the Ohio committee to encourage cross-road fire departments, Mr. Roggenkamp said there are many areas not in an economic



RUSH W. CARTER

lines more needs to be done along fire fighting lines.

In Vermont where farm buildings are usually connected because of the severe weather the farm fire situation has been particularly serious, W. Y. Kimball, N.F.P.A. engineer pointed out. The per capita farm loss in Vermont is \$7 but where the volunteer fire departments have been organized it has dropped to \$4 and where the rural departments have been developed it is only \$2. Emphasizing the necessity for studying rural industries where a large amount of exposed value exists, he cited several examples where delayed discovery and

New
and
Different



Truly
Selective

THE BUYER SELECTS THE COVERAGE
TO FIT HIS NEEDS

Accident and Health Department
GENERAL ACCIDENT
FIRE AND LIFE ASSURANCE CORPORATION
General Buildings Philadelphia 5, Pennsylvania

"Ahead of the Field"

WITH OUR NEW

Hospital and Surgical Expense Policies

HA — HB — HC

- NO WAITING PERIOD
(Except 30 Days for Sickness)
- NO LIMIT ON NUMBER OF CLAIMS
(Filed During Policy Year)
- INCONTESTABLE AFTER ONE YEAR
(As to Beginning of Sickness)
- OPTION OF \$5.00 OR \$6.00 PER DAY
- NO AUTOMATIC TERMINATION BY AGE
- OPERATIONS OUTSIDE HOSPITAL COVERED

Also Latest and Most Liberal Family Group Hospital Policy

Plus

Complete Automobile Coverages and Disability Policies

The Hoosier Casualty Company

A STOCK COMPANY ASSETS OVER \$2,000,000.00

Home Office: INDIANAPOLIS GENERAL AGENCY CONTRACTS AVAILABLE

position to buy equipment which would welcome OCD equipment.

At the luncheon Mr. Craig presided and introduced Col. John B. Warden, chief industrial protection division, OCD, Washington, D. C., who expressed appreciation for work being done through the States War Inspection Service program. Colonel Warden was accompanied by a group of officers who were attending a division conference in Chicago.

In his luncheon address, Mr. Vernor said that the fundamentals of fire prevention and protection are not vitally different in rural and urban areas. In rural areas it is more difficult to get organizations to take up the job of education and put available material to actual use. He stressed the possibilities of motion pictures for use in rural schools, pointing out that special pictures are needed adaptable to rural problems.

Rural Plan Explained

An effective demonstration of how rural areas can be organized was presented by Richard Machiele, assistant county agricultural agent, Kent county, Mich. Under legislation adopted in 1941, district fire departments can be established in certain counties. A survey in Kent county showed that 15 out of 24 townships had no fire protection. As a result five district departments were set up and fire trucks bought for each district are housed in county road commission garages. In addition to district and township fire chiefs, each township divided into smaller volunteer departments, each having about four. The whole program is thoroughly organized so that everyone concerned knows just what to do in case of a fire. In the two years which the organization has been working, district fire trucks have had a total of 266 runs. Estimated damage is set at \$216,939, property valued at \$417,245.

Experience on Water Supply

It was found that the pumpers carrying 500 gallons of water are sufficient to handle dwelling fires which took on the average of 383 gallons to extinguish but that additional water supply is needed for farm buildings which averaged 913 gallons to extinguish. Mr. Machiele endorsed the high pressure fog extinguishing equipment as it permits the most effective use of smaller quantities of water. Kent county also put 8,000 OCD extinguishers into good use.

L. B. Dendel, Michigan Association of Mutual Companies, reported that an effort is being made now to establish fire prevention courses at Michigan

State College in charge of a full time professor who will also be expected to keep in contact with county agents and do educational work in regard to home protection, including the arrangements of buildings, cisterns, etc. Although an increasing number of farms have electric water pumps, he said, it is necessary to change the wiring system so that if one building is involved in a fire the whole system will not be put out of use, thus rendering the electric pump useless.

Water Fog Discussed

George Tatnall, National Board engineer, Chicago, discounted some of the claims for water fog equipment in discussing tests made by the National Board in cooperation with a committee of the International Association of Fire Chiefs. Fogs or sprays have advantages in smoky fires where there is need for fresh air, especially in cellars and basements where the smoke is dense. Technique is more important than equipment in minimizing water damage. He claimed that fog has little penetration value although it is particularly effective in combating surface fires. He recognized that on farms where the water supply is limited, fog systems have the value of getting the maximum benefit from a small quantity of water, although here again fire fighting technique is most important in this regard.

As a rebuttal R. G. Pulver, John Bean Manufacturing Company, Lansing, Mich., said that his company's engineers had not been present at the test. He showed some motion pictures to prove the efficiency of water fog equipment.

In combating the problem of spontaneous ignition of hay, Mr. Dendel said the new experiments are being introduced. Hay is being cut greener because it is felt that it is less apt to cause fire and it has a higher vitamin content than dry hay. Electric fans are being used to dry the hay in the barn.

J. E. Cryan, assistant manager of the farm and hail department of America Fore, in reporting for B. R. Walinder, manager, who was ill, said that despite the war handicaps fieldmen are making every effort to continue their rural fire inspections.

A number of insurance men were present including George Du R. Fairleigh, treasurer National Association of Insurance Agents; Walter Gage, National Board; Dennis C. Smith, executive special agent, and G. M. Craig, associate manager farm department Home; Paul A. Wilder, assistant secretary Ohio Farmers; R. F. Gibbons, superintendent of farm department North America, and H. K. Scott, Aetna Fire, Chicago.

Falvey Heads Safety Museum

Wallace J. Falvey, vice-president of Massachusetts Bonding, has been elected president of the American Museum of Safety. He succeeds Dr. Donald B. Armstrong, second vice-president of the Metropolitan Life, who served two years.

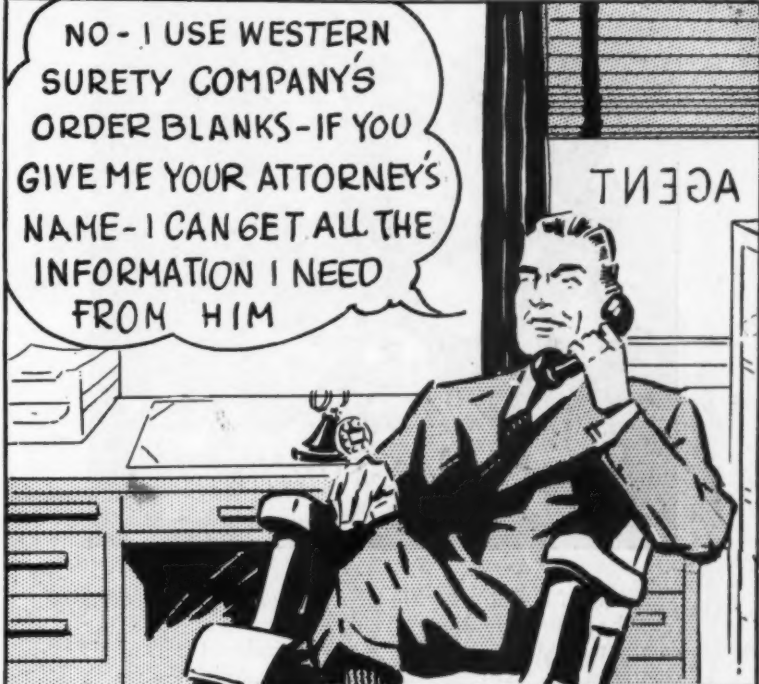
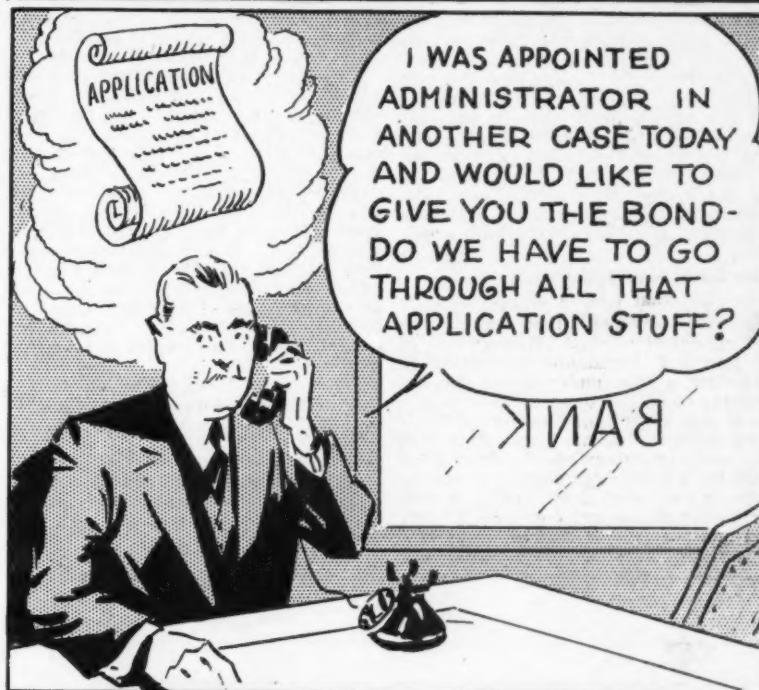
The following officers were reelected: E. R. Harriman, Edson S. Lott, and A. H. Young, honorary vice-presidents; L. R. Palmer and A. S. Regula, vice-presidents; J. H. Harvey, secretary-treasurer, and Paul F. Stricker, managing director.

Claims Bureau Conference

NEW YORK—Special agents in charge of field offices of the Claims Bureau, Association of Casualty & Surety Executives, met for a conference to exchange their ideas on claims administration and development of new techniques in combating frauds. All former F.B.I. men, with one exception, and representing every section of the nation, they included Felix O. Cox, Atlanta; Wayne Merrick, Claims Bureau manager; R. W. Dick, New York; Robert D. Peen, Dallas; Charles Griffen, Los Angeles; F. E. Chalkley, Chicago, and Lester A. Strobel, St. Louis.

L. C. Duke of Cleveland was unable to attend because of a death in his family.

AS SIMPLE AS THAT!



WHY DON'T YOU USE
WESTERN SURETY ORDER BLANKS?

WESTERN SURETY COMPANY

Western Surety Bldg.
Sioux Falls, S. Dakota

175 W. Jackson Blvd.
Chicago 4, Illinois

Agents are invited to write for samples of the order blanks developed as part of our program of success through helping agents to succeed.

ONE OF AMERICA'S
OLDEST BONDING COMPANIES

Fire, Casualty and Surety Reinsurance

Excess Covers

EXCESS UNDERWRITERS INC.

90 John Street, N. Y.

BEekman 3-1170

Arthur Von Thaden, Pres.

Lester A. Menegay, V. P.

N.A.I.C. Adjourns Without Winning Over Stock Carriers

(CONTINUED FROM PAGE 21)

Iowa wanted to know what a rating law should have in it in order not to conflict with the federal anti-trust laws. Mr. Harrington said that the pressure of the federal legislation matter had not left any time to work this out but that the U. S. Attorney-General had said that a law was satisfactory from an anti-trust standpoint if it provided for the state's approval or disapproval. Mr. Harrington said he agreed that the convention should come out with something.

Rate Laws Not Opposed

J. Raymond Berry, general counsel National Board, said that organization had appointed a small subcommittee of its law and legislation committee to formulate a plan under which the fire business could live but that the committee is now on the third draft and "I almost despair of getting something that you can use everywhere." He emphasized the difference in circumstances between a state with a \$60 million annual premium volume and one with \$1 million and pointed out that to set up rate supervision machinery that would cost

hundreds of thousands of dollars could well cause a 5% jump in expenses in states with small premium volumes.

Mr. Berry said the National Board committee on law and legislation would not oppose reasonable rate regulation and the attitude of the committee is on record in that respect. He said that he was happy to say that three rating laws have been proposed in the states and not one had been opposed by him or the National Board since he had been general counsel. However, he emphasized that there is no panacea and that the committee's delay should not be taken as showing lack of good faith. He offered to sit down and confer with any commissioners who wanted to study the matter.

"Here we are embarking on a thing that is the lifeblood of this business," he declared. "It might be better to try different rate laws. Different conditions require different laws."

Mr. Harrington said that Mr. Berry had been very cooperative and that his cooperation was appreciated. Mr. Garrison concurred in this view.

Dineen of New York agreed with Mr.

Berry that setting up an elaborate rating bureau for a state with \$1 million premium volume is not in the cards. Basing his suggestion on the opinion of a "learned friend" whom he did not name, he wondered if it mightn't be possible for groups of the smaller premium volume states to have joint rating bureaus to collect data and pass on rates and thus be able to afford the services of capable staffs.

Mr. Dineen said he was anxious to see the National Association of Insurance Commissioners avoid acting in haste and repenting at leisure and that he didn't feel the answer had been given yet to the problem of formulating a model rating law. He said some states might want to remain open, but where that was the case he thought it meant "really open" and not regulated by groups of companies.

FINAL SESSION

At the final general session of the convention a few matters aroused some debate. The report of the fire and marine committee, presented by Crabbe of Ohio, chairman, dealt mainly with the committee's plan to collaborate with insurance industry representatives and submit a revised definition of fire, marine and casualty. However, a recommendation by the subcommittee on interpretation and complaint, headed by Carroll of Rhode Island, as to subdivision 4 of article II of the present marine definition agreement caused some discussion. This provision binds general agents, agents and managers of companies to observe association regulations in dealings with other companies. Mr. Harrington said it was desired to remove from the agreement anything savoring of restraint of trade and that "we should rescind any part of any program that is in the nature of restraint of trade."

The section of the committee report stating that it was proposed to ask the federal Farm Security Administration not to buy insurance from companies not admitted in the states where properties are located caused Mr. Dineen to question the wisdom of this move. He said he was not weakening his stand in the matter of unlicensed companies but that because of the interstate commerce question this was certainly a bad time to pick a fight with the federal government. The report was adopted with this particular section deleted.

Debate Expense Reporting

Another report which aroused considerable discussion was that of the workmen's compensation committee, given by Hodges of North Carolina. The controversy centered around the recom-

mended adoption of the expense reporting form. This was contained in the proceedings of the previous meeting.

Mr. Gough said the commissioners should hesitate a long time before imposing additional burdens on the companies, particularly since the additional information would be no use to the insurance departments. He said that the New Jersey department's study indicated that the reporting form was a "monstrosity." He suggested that it be turned over to the blanks committee. Mr. Hodges said that a number of companies had assured the committee that the reporting form would involve no sizable hardship, as companies doing business in several states already have



Luncheon group at a meeting of the insurance commissioners in New York: Col. H. P. Dunham, vice-president American Surety; W. E. McKell, president New York Casualty, and James A. Beha, New York attorney and former New York insurance superintendent.

the information on the lines suggested in the report.

Mr. Harrington said that several companies told him that it would be difficult on account of the manpower situation to comply with the report's requirements. Furthermore, he said that he believed that it would not be adequate or proper for rate making purposes and that it would not yield enough information to warrant the extra hardship on the companies under present conditions. He expressed the hope that action would be deferred and that the subcommittee would give the matter further study after reading over additional material, particularly the report of the late C. W. Hobbs, for many years special representative of the N.A.I.C. on the National Council on Compensation Insurance.

Insurance Has No Priority

Allyn of Connecticut agreed with Mr. Gough, pointing out that Hartford is a critical manpower area and that insurance has no priority. He asked that the expense reporting section be eliminated from the report of the committee. Forbes of Michigan said that the figures



OFFICIAL NAVY PHOTO

This watchful sentinel with a Navy Task Force can't see into the future. He doesn't know how, when or where the enemy may strike. His chance of survival and that of his comrades depend largely on the skill with which they meet any conceivable emergency . . . on superb modern equipment which gives them the edge over anything the enemy can throw into the fight.

Our home front task, and yours, is to provide a barrier of insurance protection against the disasters of everyday living. American Casualty's broad comprehensive policies go far in eliminating any possibility of loss from unexpected and unpredictable hazards.

LIABILITY • AVIATION • FIRE • ACCIDENT AND HEALTH
BURGLARY • SURETY AND FIDELITY BONDS



American Casualty Company of Reading, Pennsylvania
American Aviation & General Insurance Company
READING • PENNSYLVANIA



Whitehall 3-1484
SEABOARD SURETY CO.
80 JOHN ST., NEW YORK
C. W. FRENCH, President

Specializing in

FIDELITY, SURETY and
FORGERY BONDS

would be a great help and would be no burden on the companies.

Gibbs of Texas, chairman of the subcommittee on expense reporting, said that he was not asking for special consideration for the report just because he was chairman of the subcommittee but that he did ask that the commissioners not refuse to adopt it "because of the wave of someone's hand." He said that expense rates have been figured at about 40% but that whether this is justified or not no one knows. He said that none of the companies had said that there is any unsurmountable difficulty about complying with the requirements.

Mr. Dineen said that he was sympathetic with Mr. Gibbs and that he had found that "some of our friends in the insurance business are a little allergic to figures at times." He said that in handling the graduated expense situation he had encountered "men with a tremendous amount of judgment but not much on figures." He said the New York department staff had emphasized the technical difficulties of complying with the requirements and he suggested that the matter is worthy of exploration and asked that the work be continued to the end of supplying better statistics.

Mr. Hodges said that a circular letter, was sent out to all fire and casualty companies doing business in the United States and that only two had replied.

A proposal to accept the report in principle for further study and submit it at the June convention lost by a two to one vote. The report was finally accepted as submitted, with Connecticut, Massachusetts, New Jersey and New York asking to be recorded as voting against it.

INTERSTATE RATES

Reporting for the interstate rating committee, Forbes of Michigan, chairman, said the committee was interested in finding out whether there had been any departure by the Interstate Underwriters Board from the plan approved by the commissioners' convention in 1928. He said it was the finding of the committee that changes from the plan approved have been made and that there is no record that such changes had ever been submitted to the association for approval. He said the committee was not unmindful of the problems involved and he emphasized the need for continued study.

Mr. Forbes failed to mention that Manager John R. Dumont of the I.U.B. had told the committee that he had told the fire and marine committee at the 1929 convention of the changes from the original plan and that he couldn't help it if no record had been kept of the committee's deliberations.

Evidently having in mind the statement by Mr. Dumont at the committee's meeting that all commissioners had been informed of all changes in the I.U.B. setup, Harrington of Massachusetts moved that since these data might have been mislaid the I.U.B. send complete data on its present setup to all the commissioners and that any future changes be sent to the secretary of the N.A.I.C. This was carried.

As chairman of the multiple lines committee, which has been working jointly with an industry committee headed by President J. A. Diemand of North America, Mr. Harrington said that because of the greater urgency of the problems arising out of the S.E.U.A. decision it had been impossible to give the necessary time to the matter of multiple lines. However, he mentioned the desirability of having uniform definitions among the states for the various coverages.

McCormack of Tennessee reported on the work of the fire prevention and states war inspection service committee.

In his final report as executive committee chairman, Scheufler of Missouri said that it had been decided to leave the question of a successor to the late C. W. Hobbs, special representative of the N.A.I.C. on the National Council on

Compensation Insurance, to the executive committee for further study. Mr. Scheufler himself has been mentioned as a possible successor to Mr. Hobbs, as has Graves of Arkansas.

Fraizer of Nebraska, chairman of the laws and legislation committee, said the committee's session had been interesting and helpful to state insurance regulation. He emphasized the desirability of encouraging the enactment of (1) bills in states where enactment is needed to permit the Guertin plan of policy valuation and nonforfeiture values for life insurance contracts; (2) the commissioners' uniform act regarding unauthorized insurance; (3) uniform legislation respecting rehabilitation and liquidation of companies; (4) uniform retaliatory legislation. On the latter point Mr. Fraizer said that there has been a fine spirit of cooperation among departments but there is room for improvement and he suggested that all items of friction be removed so far as is possible.

The meeting of the laws and legislation committee dealt mainly with the use by some insurers of the terms "government" or "government employees" in insurance company names or advertising. Mr. Harrington said that this results in misleading the public by cre-

ating the impression that the state or federal government is behind the companies that do this and that the companies should not be given this advantage. He mentioned the Massachusetts law which forces a company to advertise in its own name only, thereby preventing companies from setting up special "departments" and advertising those departments much more prominently than the name of the company itself. He also mentioned companies that operate through the mails offering policies with deceptive rates and provisions and said it would be wise to legislate against this sort of thing.

Albert Burger, chief examiner Minnesota department, mentioned the advisability of having hospital service corporations under the supervision of state insurance departments. He pointed out that the hospitals not only operate these plans but receive the payments and because they are on "both sides of the contract" this might lead to unfair practices and serious consequences. Mr. Harrington said that "we should be in a position to do something about" a hospital association regulation statute by the June meeting. The Minnesota department has prepared a statute providing for supervision of hospital associations and Mr. Burger agreed, at Chairman Fraizer's

suggestion, to send copies to each committee member and to the group hospitalization committee. Mr. Harrington suggested that since former Superintendent Pink of New York is now president of Associated Hospital Service, the largest of the hospital plans, his views be sought and Mr. Fraizer said he would do so.

VALUING SECURITIES

Dineen of New York, chairman of the valuation of securities committee, said the committee had studied the subject of the valuation of oil production loans. He said that he and Mr. Gough and Mr. Harrington would meet Dec. 17 or 18, after which a detailed report regarding the handling of securities would be sent to the companies.

No "Unauthorized Insurance"

Parker of Georgia got quite a laugh by confining his report as chairman of the unauthorized insurance committee to the statement that "the committee is doubtful that there is any such thing as unauthorized insurance at this time." Allyn of Connecticut, social security

What IS the C.Q. POLICY

The C. Q. is a modern contract, designed to serve both buyer and seller. Fashioned to meet growing public preference for all-inclusive coverage, this new policy provides all the personal property-third party liability protection needed or wanted by any buyer... 22 separate forms of coverage, all in one package, all for one premium... yet is so flexible that it can be tailored to the exact needs of the buyer with fewer exposures. Sound, efficient and economical, it prevents overlapping, duplication or omission in necessary coverages. It also provides... at less cost... far more protection than can be obtained under individual policies.

The same advantages accrue to the agent. You talk one policy with 22 attractions, not 22 policies each with a single attraction. One solicitation, one entry, one account, one premium, one billing, one expiration date serves every business procedure... plus the psychological advantage that unit-packages are easier, more profitable to sell.

Ask us to prove how this contract can mean more commissions for you, both immediately and in the future.

TRANSPORTATION INSURANCE COMPANY
CONTINENTAL CASUALTY COMPANY
910 SOUTH MICHIGAN AVENUE CHICAGO 5, ILLINOIS

committee chairman, recommended that the committee's studies be continued in view of the federal legislation situation.

W. A. Robinson, actuary Ohio department and chairman of the blanks committee reported that the committee met but no one had anything to bring before it. The committee adjourned after adopting a resolution concurring with that adopted by zone 4 to the effect that no examiner should be employed outside the zone until he has had at least two years experience in examining companies within the zone. The resolution suggested that other zones follow suit.

Resolutions Adopted

Resolutions drawn up by the committee headed by Bowles of Virginia were all unanimously adopted. Two of them paid warm tribute to the late Commissioner Julian of Alabama and to the late Clarence W. Hobbs, former commissioner of Massachusetts and for many years until his death special representative of the N.A.I.C. on the National Council on Compensation Insurance. Other resolutions expressed the thanks of the association to Capt. E. V. Rickenbacker, president and general manager of Eastern Air Lines who addressed the luncheon on the opening day of the convention; to the committee headed by Vice-president A. N. Butler of Corroon & Reynolds which arranged the luncheon sponsored by the New York insurance fraternity; and to Miss Mattie Mitchley and Miss Loretta Murphy of the New York insurance department staff who acted as secretaries to the visiting commissioners.

Erickson of North Dakota offered a resolution to be included in the record and acted upon at the June meeting which would put some limitations on the types of examiners eligible to participate in zone examinations and which would also equalize the numbers of each state's examiners that could be used in zone examinations. Thompson of Oregon opposed the inclusion of the reso-

lution in the record, feeling that it might tend to reflect on the present system of state supervision. However, it was finally included after considerable discussion.

President Johnson of the N.A.I.C. announced at the final session that New Mexico and Kentucky had sent word that they endorsed the commissioners federal legislation program.

Texas Rates Reduced an Average of 10.6%

An average reduction of 10.6% in Texas workmen's compensation rates will become effective Jan. 1 under a new table announced by the insurance department. There are reductions in 615 of 643 categories. The lower rates are due to better experience and increased payrolls, according to J. P. Gibbs, casualty commissioner. When wages return to lower levels, he said, present rates will have to be revised accordingly.

The department took no action on a proposal to reduce the expense loading factor 2%.

Two D. C. Insurers Dissolved

WASHINGTON—Atlantic Seaboard Casualty, officers of which recently engaged in court proceedings here against each other, is going into voluntary liquidation, with the consent of the D.C. insurance department. This company formerly engaged in taxicab insurance here.

Another dissolution here is that of National Hospital Service Society, persons identified with which are reported to have established National Hospitalization, Inc., with offices at Bethesda, Washington suburb in Maryland. The D.C. insurance department refused to license National Hospital Service Society, as a fraternal.

Conduct your own public relations campaign with **The Insurance Buyers' Digest**. Write National Underwriter, 175 W. Jackson Blvd., Chicago 4, for samples.

Urges Job-Analysis for the Disabled Worker

Safety problems presented by the employment in industry of disabled workers "begin where the federal government, the states, municipalities and public spirited agencies and individuals stop," said H. W. Heinrich, assistant superintendent of the Travelers engineering and inspection division, in New Haven at a conference on industrial health and safety held by the Manufacturers Association of Connecticut and Connecticut State Medical Society.

The problem begins, Mr. Heinrich said, with the transportation of the disabled worker to and from his place of work; it includes his special training and assignment to work for which he is best suited; the control of unsafe and improper practices associated with his work and the unsafe and improper conditions of his work environment.

Before permitting a disabled worker to go ahead with his job, the direct supervisor should do the job himself just as the workman would be obliged and expected to do it. In so doing he will then better appreciate the safety and production problems that exist and be better able to provide special training. Improvements resulting from such methods, he stated, often are of so much value that they are later provided for non-disabled workers.

The supervisor should make a job-analysis of each task to which a disabled worker is to be assigned. In addition to the usual hazards, he should consider additional hazards brought about by the particular kind of disablement involved.

Casualty insurers, Mr. Heinrich said, favor the employment of disabled workers and are actively engaged in developing practical ways and means of bringing it about. Everybody favors the plan. It is a non-controversial issue and all that is needed is prompt and constructive action.

Mr. Heinrich spoke the previous day in Boston at a safety conference of the New England Gas Association, operating division.

Organizations O.K. Change in Cal. Auto Agreement

SAN FRANCISCO—With practically all company and producer organizations on record as favoring the proposed amendment to the California voluntary automobile insurance underwriting agreement, its adoption seems to be virtually assured.

William Leslie, general manager of the National Bureau of Casualty & Surety Underwriters, has sent a bulletin to members urging their prompt approval. He said adoption of this amendment will preserve the agreement until there can be a more adequate opportunity to study other amendments which have been proposed and which will be considered by the bureau's California advisory committee and the executive committee for recommendation to members.

Meetings were held in San Francisco by the Unaffiliated Casualty Managers Association where William Wittkoff, Employers Liability, president of the organization, and Charles Seeley of Rathbone, King & Seeley both urged that company executives sign up before Dec. 15, and the Automobile Conference of Northern California, where M. F. Gruhn, American Motorists, president of the conference, made a similar appeal.

Ferguson Entertains Brokers

Hamilton Ferguson, Chicago general agent of Occidental Life of California, held an open house at the Drake hotel, for brokers who have placed business with him in his first year. Dwight L. Clarke, president of Occidental, was a special guest, stopping off on his return journey to the home office from the commissioners meeting in New York. Mr. Ferguson was host at a buffet lunch and refreshments were served.

Buffalo Casualty Club Gets Buyer's Viewpoint

At the December meeting of the Casualty & Surety Club of Buffalo, Edward N. Townsend, vice-president and treasurer of Sterling Engine Co. of Buffalo, spoke on "An Insurance Buyer's Viewpoint," setting forth in considerable detail his ideas of the duties and responsibilities of an insurance adviser and the expectations of an insurance buyer as respects the insurance coverages purchased on the recommendation of the adviser.

He admitted that business men want to dodge all responsibility in regard to insurance. "Most of us will blame you if you don't insist on getting all the information you need and if you don't make us realize that there are hazards which are not covered by the complicated, and to us ununderstandable, policies which you have delivered," he said. "We don't read them and, if we did, we would probably be more confused than ever."

William F. King, agency supervisor of London & Lancashire Indemnity, died in Hartford. He had been in ill health for several years and away from the office for about six weeks. He joined London & Lancashire in 1922 in the compensation and liability department. His previous experience was with Travelers and Hartford Accident. He was transferred to the agency department of London & Lancashire in 1928. He had visited many of the company's agencies over the country.

WANTED FOR MICHIGAN

Experienced Casualty and Material Damage adjusters for permanent positions with expanding stock company. Our employees know of this ad. Address A-57, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WANTED

Bond man, with underwriting and rating background, for Los Angeles Insurance Company Home Office. Give full details of experience, draft status. All replies confidential. Salary open. Address A-58, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

AVIATION UNDERWRITER WANTED

Leading casualty company entering aviation insurance field has good opening for experienced aviation underwriter. All replies confidential. Address A-66, c/o The National Underwriter Co., 175 West Jackson Blvd., Chicago 4, Illinois.

WANTED

EXPERIENCED INSURANCE MAN For servicing existing Workmen's Compensation business and securing additional coverage in various midwestern branches. Salary and bonus, permanent opportunity for man under 42 with experience. Write or see C. R. Parsons, American Mutual Liability Insurance Co., 221 North LaSalle St., Chicago 1, Illinois.

WILL PURCHASE

GENERAL AGENCY IN MID-WEST annual commission \$7500.00. Consider Partnership in progressive agency. Address A-70, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

CASUALTY INSURANCE

Excellent opening for MAN or WOMAN thoroughly versed in Compensation and Public Liability insurance, seeking position with post-war future in large General Agency office located in Chicago loop. Write Box No. A-74, care The National Underwriter Co., 175 W. Jackson Blvd., Chicago 4, Ill.

MARINE INSURANCE

Unusual opportunity for experienced policy writers and checkers for inland marine department of large Chicago brokerage house. Five and one-half day week, alternate Saturdays off. Excellent future for right person. Salary commensurate with experience and ability. Write A-73, care The National Underwriter Co., 175 W. Jackson Blvd., Chicago 4, Ill.

Dependable Insurance Service

plus

Aggressive Selling Assistance

A multiple-line stock casualty company which offers financial strength—prompt claim service—up-to-the-minute sales and advertising aids—standard policies. It will pay you to investigate The Buckeye Union, an aggressive company for aggressive agents. Writing Automobile, Plate Glass, Burglary and Public Liability.

A Stock
Company

The
Buckeye Union
Casualty Co.
HOME OFFICE
Columbus, Ohio

Territory in
Ohio and
Indiana

INSURANCE NEWS BY SECTIONS

MIDDLE WESTERN STATES

Honor Carl Trager; Clyde Smith Warns of CIO Proposal

LANSING, MICH.—A warning to insurance men relative to the legislative outlook, voiced by Clyde B. Smith, former N.A.I.A. president and chairman of the Michigan association's law and legislation committee, featured a testimonial dinner here for the state association's president, Carl F. Trager, veteran Lansing agent.

In connection with his personal tribute to Mr. Trager, Mr. Smith noted that "we are faced with a lot of legislation and we need help from all elements of the business." As an outgrowth of the Supreme Court decision declaring insurance commerce, he said "there isn't a man or woman in this room who is not in violation of the anti-trust law." This situation, he pointed out, will have legislative repercussions not only in Congress but in the state legislature. The insurance business, he said, must be prepared for proposals adverse to its interests and should settle upon a constructive program of its own.

Danger in Constitutional Amendment

He warned specifically of a proposed state constitutional amendment, reputedly backed by the CIO, which, he said, would write into the constitution a most comprehensive socialistic system administered by a single all-powerful commissioner. The amendment would create a state division of social insurance which would administer all manner of public "services" at taxpayers' expense, including medical and dental care, provision of all necessary drugs, hospitalization, compulsory compensation handled through a monopolistic fund, and many other benefits. The program would be financed through a 1½% payroll tax and a graduated income tax on incomes above \$2,000.

Mr. Smith, in common with many others of the 75 at the dinner, paid tribute to President Trager's long and active service to the local and state associations. Similar tributes were given by Commissioner Forbes, himself a former state association president; Arno R. Schorer, Kalamazoo, immediate past president; Earl Gibbs, western manager of Boston and Old Colony; Norman Reynolds, general counsel for the Michigan Life Underwriters Association; J. A. MacLean, National Fire special agent; Harley Reynolds, Jackson agent; John Horton of Detroit, Michigan manager of Aetna Casualty, and Art Holstein, Pontiac.

Charles E. Sherry, Lansing association president, presented a traveling bag to the honor guest. President Trager in his response said the event was one of the highlights of his career. Waldo O. Hildebrand, Michigan association secretary-manager, was toastmaster.

Report on Finance Plans

WICHITA—Dorth Coombs of the Anderson-Coombs Agency, president of the Wichita Association of Insurance Agents, member of the finance accounts committee of N.A.I.A., and chairman of a similar committee of the Kansas association, gave a report on the post-war plans of the Wichita association and Wichita banks for financing and insuring automobile, airplane, electrical appliances and other accounts. He also reported on the Philadelphia joint conference of company executives and agents.

Two Detroit Fires Cause Heavy Loss

The Peggy Ann shop at 9116 Grand River avenue, Detroit, was destroyed by fire. There was \$32,336 of insurance on fixtures and improvements, and the loss is estimated total; \$29,400 on stock, estimated total, and \$55,000 use and occupancy estimated 75%.

The Cunningham Drug Store, another occupant of the same building, was totally destroyed. It was insured in the mutuals. The building, owned by the Sanders-Miller Corporation, carried \$32,000 in insurance, and the loss is estimated total. The Peggy Ann shop is in the name of S. & A. Feinstein. Total insurance loss, excluding the drug store, thus is approximately \$139,000. The fire is reported to have started in the drug store from an overheated furnace.

Another Detroit fire last week destroyed the National Tent & Awning Company at 2150 Bagley avenue. Insurance included \$59,000 on contents and \$67,500 on customers' goods, both estimated total, for a loss of \$126,500. Insurance on the building was in the mutuals. Flames were fed by oil and gasoline in the garage housed in the building.

Total insurance loss in the two fires thus will run considerably more than \$300,000.

Clifton Retires, Rudd Detroit Head of M. & M.

Phil. G. Clifton, vice-president in charge of the Detroit office of Marsh & McLennan, is retiring as of Jan. 1. He asked to be relieved of active business duties upon the advice of his physician. He will be succeeded by F. V. Rudd.

Mr. Clifton became associated with Marsh & McLennan in 1926 and was soon thereafter appointed directing head of the Indianapolis office. In 1935 he was transferred to Detroit to manage the office there.

Mr. Rudd became associated with the Detroit office of the firm 12 years ago and was appointed a resident vice-president in 1934. Before joining Marsh & McLennan, he was in the insurance business in Kentucky and Indiana and comes from a long line of insurance men, both his father and grandfather having been in that business.

Underwriters Adjusting Makes Midwest Changes

George F. Keeley, manager of Underwriters Adjusting at Davenport, is being transferred to Chicago as general adjuster in January. He has been with the company 19 years and is an attorney. For the past 12 years he has been in charge at Davenport.

K. S. Dysart, manager at Gary, Ind., goes to Davenport to succeed Mr. Keeley. Mr. Dysart has been with the company 15 years.

A. F. Becher of the Ohio territory, who has been with adjusting firm 20 years in various localities, goes to Gary as manager. O. R. Eylar, adjuster at Cleveland, a veteran of 17 years, transfers to Marion, O., as manager.

Improve St. Paul Fire Defense

ST. PAUL—To carry out in part recommendations of the National Board, Gus Barfuss, safety commissioner of St. Paul, has earmarked \$75,000 to build and equip a new fire station on the west side. Another \$40,000 will be used to increase the personnel of the department

by 17 men, from the present 332 to 359. The National Board has recommended a personnel of 446 but Commissioner Barfuss sees no need of going that far. Fire losses have been steadily cut since 1929 with a smaller department than that recommended. Three new fire engines of the quadruple duty type to replace outmoded equipment will be purchased at a cost of \$24,000.

Detroit Agency's 60th Anniversary

DETROIT—A Christmas party, Saturday night, will mark the 60th anniversary of the Homer Warren & Co. agency. Carl S. Wells, president, will be in charge. Later a history of the firm, prepared by J. A. Grow, vice-president in charge of the insurance department and past president of the Detroit Association of Insurance Agents, will be published in book form for distribution to clients and friends of the agency.

Eight officials of the agency, including Mr. Wells, Mr. Grow, Mrs. H. D. Kelly and W. L. Henderson, vice-presidents, have a combined record of 252 years of service.

Plan Wichita Christmas Party

Roy L. Benjamin and W. C. Cohen are chairmen of the Christmas party of the Wichita Association of Insurance Agents Dec. 21. Public officials and office employees will be guests and an attendance of about 400 is expected. William Murchie, Dun & Bradstreet manager, St. Joseph, Mo., who made a hit at the Kansas convention last October, will speak.

Evansville Board Entertains

EVANSVILLE, IND.—The Evansville Insurance Association was host to 132 guests at its Christmas dinner and entertainment. Al Adler was toastmaster. Addresses of welcome were given by Miss Marie Macer, president of the insurance women's association, and Melvin Lukens, president of the agents' association.

\$150,000 Loss at Oelwein

Loss is estimated at about \$150,000 in the fire that destroyed the three-story building at Oelwein, Ia., housing the Wardwell Chevrolet Co. and Wardwell & Moore Machine Co. Most of the insurance was in mutual companies. The loss included 19 automobiles, tractor, farm machinery, 100 lathes, drill presses and other machinery and material.

McClain at Mishawaka

The South Bend-Mishawaka Insurance Exchange is holding its final meeting of the year at Mishawaka, Ind., Thursday evening. Harry E. McClain, executive secretary of the Indiana Association of Insurance Agents, will talk on "Public Relations". Officers will be elected.

Kenosha Agents Elect

KENOSHA, WIS.—Leslie Schlax has been elected president of the Kenosha Association of Insurance Agents to succeed Frank L. Young, who has served two terms. Henry McQuestion was reelected vice-president, and John L. Hogan named for a fifth term as secretary-treasurer.

Talk on Comprehensive Liability

MARION, IND.—Marshall Dafee, associated with Aetna Casualty, Indianapolis, spoke on "Comprehensive Liability Insurance" before the Grant County Insurance Association.

Change in Toledo Agency

The Great Lakes Insurance Agency of Toledo has changed hands. Ralph Zeiglin, an attorney, is president under

its new ownership. W. J. Flamand, in the insurance business in Toledo for 25 years, is manager.

Self-Insurance Turned Down

WAUKESHA, WIS.—The Waukesha county board of supervisors has postponed indefinitely proposals for a self-insurance plan to replace present private insurance, which had previously been voted down and then reopened.

Sellery Manager at Dayton

R. T. Sellery has been named manager at Dayton for Western Adjustment, succeeding the late C. M. Stevenson. Mr. Sellery has been with Western Adjustment for 11 years, in Chicago, Cincinnati, Columbus and at Dayton, at the latter point for the past three years.

Rogers' Agencies Xmas Party

Approximately 200 are expected to attend the annual Christmas party of the Frank S. Rogers agency and the Joseph A. Rogers Co. agency at the St. Paul hotel, St. Paul, Minn., Dec. 18. The affair has been held for the past 12 years, and attracts field men, agents, and assured.

Minn. Farm Mutuals to Meet

ST. PAUL—The annual meeting of the State Association of Farmers Mutual Insurance Companies will be held here Jan. 10-14. About 400 will attend.

Detroit Offices Must Move

The army has taken over the Cadillac Square building in downtown Detroit. The Peninsular Insurance Agency and Lincoln Adjustment Company have to seek other quarters.

NEWS BRIEFS

R. C. Kaercher, local agent at Ortonville, Minn., has received a 30-year service certificate from Maryland Casualty.

Nelson A. Boyd, who has been an adjuster for Western Adjustment at Vincennes, Ind., has been transferred to Anderson, Ind., as resident adjuster.

George L. Reece, who has been president of the Allen & Co. agency at Decatur, Ill., for a number of years, has become associated with the Bennett & Shade agency of that city as an office broker.

The Wichita Association of Insurance Women is starting the inland marine study course in January, following completion of the fire insurance course, for which 41 were enrolled. L. T. Stubbs, superintendent of agencies of Central States Fire, conducted the course, being assisted on the final lesson on rates and rating methods by Ewing B. Fergus, Wichita manager Kansas Inspection Bureau.

The Insurance Women of Topeka have launched a study course on public liability and workmen's compensation. Several members of the Topeka Insurers are cooperating. Marjorie Wilson, Meade agency, is chairman of the educational committee.

The Indianapolis Association of Insurance Women will have a Christmas party, Dec. 19. R. Watson Moon, state agent of Bankers & Shippers, will sing Christmas carols.

The Earl G. Siegel agency, Booneville, Ind., has been sold to Paul Stone by Mrs. Siegel, whose husband died recently.

Bonds to No-Accident Drivers

The Leo Flaster agency of Newark awarded \$1,205 in war bonds to truck drivers for the South End Express Co. of Newark, N. J., who deliver an evening Newark newspaper, for having no blameable accidents for the year ending Nov. 30. The trucks traveled in that period 437,168 miles.

IN THE SOUTHERN STATES

Series of Schools Held by Oklahoma Association

The Oklahoma Association of Insurance Agents held an executive committee meeting followed by a regional conference at McAlester, with an attendance of 26. In the membership drive now in progress, the committee announced addition of 18 new names.

Speakers at a luncheon were Dave R. McKown, Oklahoma City, on "Public Relations and Agency Management" and Guy M. Landes, Tulsa, on "Agency-Company Relations." In the absence of the president, Harry F. Perrish, Tulsa, vice-president, was in charge.

The association sponsored five insurance schools last week, with classes each evening from Monday through Friday, in Altus, Duncan, Frederick, Lawton and Mangum.

At each of the schools "Fire and Allied Lines" were discussed by F. O. Cress, St. Paul F. & M., and R. W. Crow, Glens Falls; "Farm Insurance," Max Chapman, Springfield F. & M., and A. D. Sills, America Fore; "Hail on Crops"; Don Shannon, Great American; "Inland Marine," Z. M. Lang, Great American; "General Liability," Glen Duffy, and Clay Ford, U.S.F. & G.; "Burglary and Robbery," H. A. Houston, American Surety, and "Bonds," Nat Gardner, National Surety.

The schools were without charge and were open to all stock company agents and their employees whether members or non-members of the state association.

Edwards, Cawthon Visit Tennessee Exchanges

NASHVILLE, TENN.—Last week President Chas. P. Edwards, Jr., of Kingsport and Manager R. T. Cawthon of the Tennessee Association of Insurance Agents visited every local exchange in the state and contacted most of the association's 350 members. They discussed local cooperative auto insurance premium financing. "Our local agents are not getting as much of this business as they should and a uniform, local premium financing plan will help a lot," President Edwards declared. His own agency in Kingsport has been very successful in selling auto coverage.

It was stated that pinch hitting by wives of agency principals and by other women has made it possible for many agencies to retain their identity and stay in business. As a result the number of women on the association's membership roster is larger than ever before. Exchanges visited were Johnson City, Knoxville, Chattanooga, Nashville, Columbia, Trenton (Gibson County Exchange), Jackson, Memphis and Clarksville.

At a meeting of the executive committee of the association here preliminary plans for the 1945 annual meeting were discussed.

Talk on Responsibility Law

Crawley F. Joyner, director of the Virginia division of motor vehicles, spoke at the December dinner-meeting of the Insurance Exchange of Richmond on "The Mechanics of Filing Under the Safety Responsibility Law." At the conclusion of his talk he answered questions in regard to the new law, which goes into effect Jan. 1. Accompanying him were two members of his staff who will assist in administering the new law.

Dismuke-Evans Takes Emmco

The Dismuke-Evans General Agency at Mobile has been named Alabama general agents for Emmco of South Bend, Ind.

The agency also has Commercial Standard of Fort Worth.

S. E. Hail Conference Elects Orrerender President

At the annual meeting of the Southeastern Hail Conference at Raleigh, N. C., A. A. Orrerender, assistant manager Hartford Fire, Atlanta, was elected president to succeed B. C. Vitt, American of Newark. E. G. Pickett, special agent Great American, Raleigh, was named vice-president, and B. Y. Morris, superintendent of the Rain & Hail Bureau at Atlanta, was reelected secretary.

The companies experienced the largest volume in the history of the business in the southeastern territory in 1944, but losses were heavy. The loss ratio was 76.3, which was about one point less than in 1943. More than 30,000 hail claims were filed with the companies during the past season, and they paid out more than \$3,700,000 in losses.

Lt. Col. Hunt, Back from War, with Hurt & Quin

Lt. Col. Parks Hunt has been honorably discharged from the army following a distinguished record with the fourth division. He has now returned to his duties with Hurt & Quin general agency of Atlanta as vice-president and manager of the casualty department. Col. Hunt was awarded the bronze star and the Purple Heart for his part in the invasion landing on D-Day and after participating in the Cherbourg and later offensives he was hospitalized on account of physical disability.

No Need for New System

RICHMOND — Speaking before the Insurance Exchange of Richmond, Fire Insurance Field Club of Virginia and Casualty & Surety Underwriters Association of Virginia in a joint meeting, E. H. O'Connor, executive director Insurance Economics Society, estimated that the amount of security voluntarily built up through other than governmental compulsion by the people of this country may exceed an average of more than \$2,000 per man, woman and child.

In view of those figures and the progress being made in developing new types of coverage in fields in which there was little evidence of real public demand until very recently, he said it is difficult to believe that present and currently developing facilities are so inadequate as to call for an entirely new system having economic and political implications of a far reaching nature.

City Manager for Self-Insurance

ST. PETERSBURG, FLA. — City Manager Sharpe, who has urged a post-war plan for extended improvement of the fire fighting facilities of the city, looking to lower insurance rates, has suggested also that it might be well for the city to become a self-insurer for fire losses, setting up an insurance reserve fund. However, he favors carrying liability insurance in connection with transit operations, which the city now handles direct.

EAST

North America Forms Baltimore Service Office

North America has created a service office at Baltimore in charge of Charles H. Roloson, Jr., as general manager. He is also president of Central of Baltimore, one of the North America group. Assistant general manager of the service office is James H. Cupit, who is also vice-president of Central. The manager of the service office with principal responsibilities in fire and automobile lines

is Richard Teano, agency secretary of Central. F. H. Clark, Jr., becomes marine manager. He has handled marine business in Maryland for North America for a number of years.

The service office is in the Central building and will continue as the home office of Central as well as the underwriting office for all North America companies for business within the Baltimore Board territory. It also will be a service office for Maryland, Delaware and District of Columbia.

A company counter will be operated for handling Baltimore Board territory business and in that connection the firm of Lauber & Roloson has been dissolved.

H. E. Davis Heads New England Advisory Board

BOSTON—Henry E. Davis of Providence, formerly president of the Rhode Island Association of Insurance Agents and former state national director, has been elected chairman of the New England Advisory Board to succeed George E. Clark of Lisbon, N. H. Carroll K. Steele of Gloucester, Mass., was elected vice-chairman and Edward S. Pike of Rutland, Vt., secretary-treasurer.

A. L. Allen Anniversary Host

Albert L. Allen, head of the local agency bearing his name at Harrisburg, entertained his employees and members of their families and insurance company representatives on the occasion of the 25th anniversary of his agency. The company executives present were F. J. Breen, secretary of National Union Fire; F. H. Witmeyer, vice-president of Excelsior of Syracuse, and Carl Mitchell, vice-president of Columbus Mutual Life. Mr. Allen is a director of the latter company. The company people

presented Mr. Allen with a silver tray.

Mr. Allen started in 1942 with the Massachusetts workmen's compensation system, later became connected with the State Insurance Fund of New York and from 1915-1919 was assistant manager of the Pennsylvania Workmen's Compensation Fund. He started his own organization in 1919 specializing in compensation service for self-insured and in general insurance.

Mr. Allen is a past president of the Harrisburg council of the Boy Scouts and past president of the Lions Club and of the Harrisburg Association of Insurance Agents.

N. J. Insurance Square Election

NEWARK—At the annual meeting of the Insurance Square Club of New Jersey, these officers were elected: President, James D. Apple, Crum & Forster; first vice-president, Theodore R. Roller, Rhode Island; second vice-president, Milton J. Grant, Commercial Union; secretary, Joseph Peschel, Maryland Casualty; treasurer, Joseph Sorge, Caledonian.

R. I. Appointments Are Made

Carleton I. Fisher, president Rhode Island Association of Insurance Agents, announced the appointment of regional vice-presidents and committee chairmen.

The regional vice-presidents are: John B. Butler, Pawtucket; John J. Clarke, West Warwick; William W. Richardson, Barrington; Frank E. Nichols, Hope Valley; Gilbert A. Ramlose, Newport.

The committee chairmen are: finance, Robert S. Preston; membership, Donald S. Paige; conference, the president; legislative, Walter R. Johnson; fire prevention, Gilbert A. Ramlose; accident prevention, William W. Richardson; educational, John B. Butler; agency

A DIRECTORY OF RESPONSIBLE INDEPENDENT ADJUSTERS

DIST. OF COLUMBIA

NICHOLS COMPANY INSURANCE ADJUSTMENTS

All lines—Representing Companies only
Established 1821—Twenty-four hour service
Washington, D. C., Woodward Bldg., Phone Met. 6818
Baltimore, Md., Mutual Bldg., Phone Dia. 5-3558
Baltimore, Md., Mercantile Tr. Bldg., Ph. Lexington 6220
Winchester, Va., Masonic Bldg., Phone Win. 3858
Hagerstown, Md., Warehouse Bldg., Phone Hag. 798

ILLINOIS

Phone Harrison 3230

THOMAS T. NORTH ADJUSTMENT COMPANY

Adjusters All Lines
175 W. Jackson Boulevard, Chicago
Branch: 212 Jefferson Ave.,
Clearwater, Florida

J. L. FOSTER

814 First National Bank Building
Springfield, Illinois

Fire - Automobile - Casualty

INDIANA

CENTRAL ADJUSTING CO.

Consolidated Bldg. Indianapolis, Ind.
BRANCH OFFICES:
EVANSVILLE 414 Old Nat'l Bank
FORT WAYNE 407 Lloyd Bldg.
SOUTH BEND 711 Odd Fellows Bldg.
MUNCIE 504 Western Reserve
RICHMOND 210 Medical Arts Building
TERRE HAUTE 5 Ball Bldg.

EUGENE MCINTYRE Adjustment Co.

All Lines of Automobile, Casualty and
Inland Marine.
Eight East Market Street
Indianapolis
Branch Offices: Muncie, Ind., and
Terre Haute, Ind.

IOWA

GEORGE LOVEJOY CO. Insurance Adjustments

Fire • Inland Marine • Automobile • Aviation
TELEPHONES 2-4522 2-3629
Davenport, Iowa
First National Bank Bldg., Davenport, Iowa
Serving Eastern Iowa and
North Central Illinois

MARYLAND

SOUTHERN UNDERWRITERS, INC.

Casualty Insurance
Adjusters
Safety Engineers
1020 St. Paul St. Tel. Vernon 2352
Baltimore 2, Md.

MICHIGAN

WAGNER AND GLIDDEN, INC. TOPLIS AND HARDING, INC. INSURANCE ADJUSTMENTS ALL LINES

Chicago New York
Los Angeles Detroit

MINNESOTA

MAIN & BAKER, INC. GENERAL ADJUSTERS for the COMPANIES

816 Second Ave. S.
Minneapolis, Minnesota
Telephone MAin 3448
Branch offices: St. Paul, Duluth, Minn.; Grand
Forks, Bismarck, N. D.; Sioux Falls, S. D.

Decen

qualifi
boards
revision
account
tions,
Franci

Ed. 1

Com
prepar
in the

Un
license
requir
capita
compa

One

of any
busine
over t
pany
sent

The p
of Ma
not ac

The
causes
revok
broken

The
panies
genera
fidelity
the sa

SE

Fire a
from
an ag
the fi

The
Seatt
chasin
ure at
the p
years.
agenc
north

It i
to es
for a
Seatt

Rals

Ral
at Lo
Las
Neva

who
has b
ton h
years

Aray

Th
years
comp
their
territ
holdi
lunch
liam
eral
presi
H. L.
necti

qualification, David L. Tuttle; local boards, A. Edgar Parent; constitutional revision, William A. Lester; financial accounts, Henry E. Davis; public relations, John J. Clarke; social security, Francis C. Lathrop.

Md. Legislative Program

Commissioner Ensor of Maryland has prepared several bills for introduction in the legislature in January.

Under one bill companies hereafter licensed to write multiple lines would be required to have the combined minimum capital and surplus now required of companies writing each of the classes.

One of the bills prohibits a company of any kind from reinsuring its entire business in another company or taking over the entire business of another company by reinsurance without the consent of the Maryland commissioner. The purpose is to prevent reinsurance of Maryland policyholders in companies not admitted to the state.

There is a bill adding to the list of causes for which the department may revoke or suspend licenses of agents, brokers and their solicitors.

There is a bill to require mutual companies authorized to write auto P.L., general public liability, compensation or fidelity or surety hereafter to maintain the same deposits that are now required

of stock companies doing similar business.

London Assurance Men Feted

Elmer A. Lord & Co., Boston agent of London Assurance and metropolitan manager of the company for 35 years, entertained at dinner General Manager Arthur E. Morgan and Assistant Manager J. A. Pollen from the head office in London, United States Manager C. D. Sheffe and State Agent S. F. O'Connor.

D. C. Building Code Hearings

WASHINGTON—Ideas taken from National Board and National Fire Protection Association codes and suggestions concerning exits, fire protection and prevention have been incorporated in draft revisions of the District of Columbia building and electrical codes, subject of hearing last week before the District board of commissioners.

Probe \$250,000 N. J. Fire

The National Board is investigating a \$250,000 fire which destroyed seven large dwellings and badly damaged two others at Keansburg, N. J. Fire Chief Sullivan of Keansburg believes the fire was "set," as the damaged buildings had not been occupied since last September.

insurance men generally, a cocktail hour, the banquet and an entertainment program, including a speaker of prominence.

Louis LaBow of LaBow, Haynes Co., a past president of the association, will be toastmaster at the banquet. Invitations to the banquet will be extended to all field men and company representatives.

R. S. Hanson has been appointed to serve the unexpired term of the late R. T. McDonald as a trustee of the association.

Push Ore. Compensation Bill

PORTLAND, ORE.—In the campaign of the Oregon Association of Insurance Agents to secure enactment of an optional workmen's compensation law at the forthcoming session of the legislature, members of the association have been urged to familiarize themselves with the bill, call meetings of local agents in their respective districts and begin securing commitments of legislators. It also was suggested that agents should appear before local service clubs and explain the proposal, as well as discuss the bill with buyers of compensation insurance.

Newman to San Francisco

J. G. Newman, assistant manager National of Hartford in Portland, Ore., since 1938, has returned to Pacific department headquarters in San Francisco. He will continue to supervise northwest activities of the companies. He joined National in Los Angeles in 1924 after serving with the Los Angeles office of the Pacific Board. He was special agent in Oregon 1932-35, then was agency superintendent in San Francisco until 1938, when he was appointed assistant manager and returned to Oregon.

Wyman Leaves Cal. Department

LOS ANGELES — Wayne C. Wyman, California insurance department

investigator here, has resigned to join a construction company to handle its insurance matters. He was with the department from 1920 to 1936. He then went with Limited Mutual Compensation and later with Industrial Indemnity Exchange, returning to the department in 1942.

Pearl Moves Coast Office

Pacific department head offices of the Pearl-American group are being moved from 200 Bush street, San Francisco, to 369 Pine street, where they will occupy all of the fourth floor and part of the third.

Groninger Gets Detroit F. & M.

Groninger & Co. of Seattle have been appointed general agents in Washington and Oregon for Detroit Fire & Marine.

NEWS BRIEFS

The Fire Underwriters Forum of San Francisco is holding a Christmas party Dec. 15.

Reports on the state association executive committee meeting by LeRoy B. Way, E. M. Leonard and Al. Brown featured the Dec. 4 meeting of the Spokane Insurance Association.

Capt. Albert A. Binney, marine corps, who has been on active duty for more than two years, has been released from active service, and has returned to Los Angeles to resume operations.

The newly elected officers of the San Francisco Insurance Women's League, previously announced, were installed at the Christmas party.

Convention Dates

Jan. 24-26, National Association of Accident & Health Underwriters, Omaha, Hotel Paxton.

Feb. 5-6, Health & Accident Underwriters Conference, mid-year meeting, Chicago, Drake Hotel.

PACIFIC COAST AND MOUNTAIN

Northwestern Mutual on Agency Basis in Seattle

SEATTLE — Northwestern Mutual Fire and Northwest Casualty are going from a branch office production basis to an agency setup in Seattle beginning the first of the year.

The companies have offered their Seattle producers the privilege of purchasing their business at a nominal figure and have made provision for making the payments over a period of several years. They have already gone on an agency basis in many parts of the northwest.

It is reported that the companies plan to establish a metropolitan department for accepting brokerage business from Seattle producers.

Ralston Opens Las Vegas Office

Ralph J. Ralston, independent adjuster at Los Angeles, has opened an office at Las Vegas, Nev., to serve southern Nevada, parts of Utah and Arizona, and a portion of California. H. G. O'Brien, who formerly was with U.S.F. & G., has been added to the staff. Mr. Ralston has been in the adjusting field 24 years.

Arapahoe Silver Anniversary

The Arapahoe Club, organized 25 years ago by a group of fire insurance company executives who had served in their earlier days in the Rocky Mountain territory—particularly about Denver—is holding a special silver anniversary luncheon in San Francisco, Dec. 19. William Deans, senior partner in the general agency of Deans & Homer, will preside. Arrangements are in charge of H. L. Simpson, retired manager of Connecticut Fire.

Denver Association Elects Cohn President

The Denver Association of Insurance Agents at its annual meeting elected Norman B. Cohn, president; John H. Marking, vice-president; Wade M. Snider, secretary, and Glenn B. Van Fleet, treasurer. Carl W. Ohlin and Floyd E. Brown were elected directors for three years and Theodore Wendelin for one year.

About 50 attended the meeting. Retiring President Ohlin briefly reviewed the past year's activities.

Tells of Port Chicago Loss

SALT LAKE CITY—At the December meeting of the Salt Lake Association of Insurance Agents, Ralph Moe, Salt Lake City manager of the Fire Companies Adjustment Bureau, who had just returned from four months at Port Chicago, Cal., told about the loss there in the explosion last July. Out of the estimated \$4,000,000 damage, he said fully 75% was covered by insurance, and the government settled claims submitted by some of the uninsured property owners. He complimented California agents for the fine work they had done in selling their clients the extended coverage endorsement, as evidenced by the large number of losses being covered by insurance.

The Christmas party of the association will be held Dec. 23.

Seattle Annual Meeting Jan. 29

SEATTLE—The annual meeting and banquet of the King County Insurance Association will be held Jan. 9. A closed business session for members only, at which officers will be elected, will be followed by a get-together for

NATIONAL INSPECTION COMPANY CHICAGO, ILLINOIS

Service to Stock Fire Insurance companies for 41 years.
Inspections and Underwriting Reports.

J. G. Hubbell,
H. B. Chrissinger, } Managers

R. L. Thiele, Ass't Mgr.
P. A. Pederson, Chief Inspector

Affiliated NATIONAL HOTELS

"Always Choose"

ALABAMA	HOTEL ADMIRAL SEMMES.....Mobile
	HOTEL THOMAS JEFFERSON.....Birmingham
DISTRICT OF COLUMBIA	HOTEL WASHINGTON.....Washington
ILLINOIS	HOTEL FAUST.....Rockford
INDIANA	HOTEL CLAYTON.....Indianapolis
LOUISIANA	HOTEL JUNG.....New Orleans
	HOTEL DESOTO.....New Orleans
MISSISSIPPI	HOTEL LAMAR.....Meridian
NEBRASKA	HOTEL FAXTON.....Omaha
NEW MEXICO	HOTEL CLOYIS.....Clovis
OKLAHOMA	HOTEL ALDRIDGE.....Wewah
SOUTH CAROLINA	HOTEL WADE HAMPTON.....Columbia
TEXAS	HOTEL STEPHEN F. AUSTIN, e.....Austin
	HOTEL EDSON.....Bastrop
	HOTEL BROWNWOOD.....Brownwood
	HOTEL SOUTHERN.....Brownwood
	HOTEL CORTE.....El Paso
	HOTEL TEXAS.....Fort Worth
	HOTEL BUCCANEER.....Galveston
	HOTEL GALVEZ.....Galveston
	HOTEL JEAN LUTITE.....Galveston
	CORONADO COURTS.....Galveston
	JACK TAR COURTS—HOTEL.....Galveston
	MIRAMAR COURTS.....Galveston
	HOTEL CAVALIER.....Galveston
	HOTEL PLAZA.....Laredo
	HOTEL LUBBOCK.....Lubbock
	HOTEL FALLS.....Marlin
	HOTEL CACTUS.....San Angelo
	HOTEL MENARD.....San Antonio
	ANGELES COURTS.....San Antonio
VIRGINIA	HOTEL MOUNTAIN LAKE.....Mountain Lake

Affiliated NATIONAL Hotels

SERVING 99 STATES
AND
OUR NATION'S CAPITAL

MARINE INSURANCE NEWS

Sister Ship Issue to Supreme Court

WASHINGTON—Sixteen insurance companies have asked the Supreme Court to review their case against Henry Dubois Sons Co. and Hartford Fire. The latter, incidentally, is one of the petitioners. They are appealing from the second circuit court's decision affirming final judgment of a New York federal district court in favor of Dubois and Hartford Fire.

Aetna and the other petitioners insured the tug Ariosa, Hartford Fire insured scow D.22, both owned and operated by Dubois. Petitioners tell the court that the scow collided with steamship Segundo, through negligence of tug's crew, both scow and steamship sustaining damage.

Tug underwriters did not question their obligation to satisfy Dubois' liability to Segundo's owner, but the two sets of underwriters disagreed how the scow damage should be borne, because of common ownership of scow and tug. However, both sets of underwriters by agreement and without prejudice, reimbursed Dubois for his complete loss including liability to Segundo, and the controversy was submitted to court for determination on a declaratory judgment complaint.

Tug policy was \$45,000, scow's \$10,000, but scow damages were \$18,524, both covering collision liability and physical damage. Tug underwriters paid Dubois \$2,122 to satisfy decree against him obtained by Segundo.

Scow underwriter paid Dubois the full amount of the scow policy, \$9,900 minus \$100 deductible, under a loan receipt, and tug underwriters paid him balance of his loss under the "sister-ship" clause of tug policy, \$9,765. It was contended tug underwriters should pay \$11,483 additional, representing the \$9,900, plus interest.

The circuit court held tug underwriters must pay \$9,900 plus interest, thus placing entire loss on tug underwriters, the petition says. This decision is declared contrary to a ruling 20 years ago in the Augusta-Detroit collision. Petition says that under the circuit court's ruling Dubois could look to two insurances. In such a situation the loss should be borne by the two sets of underwriters, petitioners contend, in proportion to their respective commitments. Petitioners pose the following questions:

Does the sister-ship clause in a policy on a vessel found to be at fault cover the entire damages sustained by a sister ship of that vessel, or only the uninsured part of such damages?

Are the underwriters who insure a barge, entitled to the benefit of a sister-ship clause in a policy insuring a tug belonging to the same owner?

If the sister-ship clause coverage is not limited to the uninsured damages to the assured's other vessel, does the entire loss in respect to such other vessel fall on the sister-ship clause underwriters or should the loss be borne in proportion to their respective commitments?

If the circuit court was right in holding sister-ship coverage was not limited to such uninsured damages, petition says its decision conflicts with the Supreme Court in Home Co. vs. Baltimore Warehouse Co.

Besides Aetna and Hartford Fire, petitioners are Atlantic Mutual, Automobile, British & Foreign Marine, Commercial Union, Connecticut Fire, Continental, Federal, Home, North America, North British, Royal, Standard Marine, Universal, and Westchester.

Name Selz Home's Pacific Northwest Marine Manager

PORTLAND, ORE.—Home has promoted Joseph C. Selz, Jr., to northwest marine manager, succeeding C. E.

Cochrane, resigned. Mr. Selz has served Home in the marine field for 21 years, coming from San Francisco to Portland as marine special agent in 1934. He returned to San Francisco in 1939 and after 1½ years there was made marine supervisor for Oregon Nov. 1, 1940. As manager he will be responsible for Alaska, British Columbia, Alberta, Montana, Washington, Oregon and northern Idaho.

Thomas W. Shepard, for five years marine special agent in Seattle for Home, is promoted to marine supervisor for Oregon, succeeding Mr. Selz.

Bopp Named in Chicago by Newhouse & Sayre

David E. Bopp has been appointed office manager, inland and ocean marine underwriter and assistant by Louis P. Hawley, vice-president and manager of the Chicago office of Newhouse & Sayre. This office is U. S. inland marine underwriting manager for the Home fleet and All Risks, Inc., in the same office represents London Lloyds.

Mr. Bopp has been in the business at Chicago for 12 years, having been connected with Home as special agent in Illinois and several other midwestern states, and for the last seven years with Marsh & McLennan in the marine department as underwriter.

A. J. Huneke Returns to

Wm. H. McGee & Co., in N. Y.

NEW YORK—A. J. Huneke, who resigned recently as assistant U. S. manager of Eagle Star, has returned to Wm.



A. J. HUNEKE

H. McGee & Co. He is assistant secretary and is responsible primarily for inland marine production in the New York metropolitan and suburban area. He started with A. J. Corsa & Co., Brooklyn agents of Wm. H. McGee & Co., in 1925 and two years later went to the McGee head office as special agent. In 1932 he joined Royal Liverpool and in 1937 became inland marine manager of Eagle Star. He had been assistant U. S. manager the past three years.

Gaede to Pacific National Fire

John F. Gaede has been appointed inland marine superintendent of the eastern department of Pacific National Fire.

Mr. Gaede has had wide experience in the brokerage and agency ends of the business, and has spent all of his insurance life in the inland marine field.

Edythe Wallace to Talbot, Bird

Edythe Y. Wallace, who has been superintendent of the inland marine department of America Fore in Los Angeles, has resigned to go with Talbot,

Bird & Co. in that firm's newly opened Los Angeles office.

Employers Liability Shifts

Employers Liability has appointed O. A. Chandler and P. E. C. Curtis assistant managers for Canada, with offices in Montreal. Mr. Chandler has been casualty superintendent and Mr. Curtis superintendent of agencies for Ontario.

J. T. Thornton, Montreal office manager, has been promoted to fire superintendent. M. H. Grosvalet, formerly chief inspector for Quebec, has been appointed superintendent of agencies for Quebec. R. Martin, Toronto office manager, is to be casualty superintendent for Ontario.

Change British Columbia Setup

Great American will open its own offices in Vancouver Jan. 1. J. C. Burgess has been appointed superintendent of agencies for that province and will be in charge of the new office. F. A. Burgess has been in charge of the joint operations as heretofore the group has

maintained joint offices with Caledonian. Caledonian has appointed C. W. J. Vincent manager of its branch office in Vancouver.

25-Year Club Luncheon

The Twenty-Five Year Club of the National Board held its annual luncheon meeting with W. E. Mallalieu, general manager, presiding.

Special honor was paid to George W. Booth and Robert C. Dennett, who are celebrating their 40th anniversary of service; Harry Newell, who is completing 35 years, and A. F. Ballou, Lillie McAndrews and Hattie Matson, who have been associated with the board for 30 years. Five new members were added; Miss Daisy Rankin, Mrs. Eva Kottowski, T. Alfred Fleming, Joseph F. Gillette and George L. Swan.

A. R. Small, president Underwriters Laboratories, was elected an honorary member.

Paul B. Sommers, president of American and past president of the National Board, an honorary member, was present and spoke informally.

WHERE TO PLACE YOUR BUSINESS

A guide or directory of responsible and adequately equipped local agents. These offices have nation-wide facilities for handling your out-of-state business.

FLORIDA

WRIGHT & SEATON, INC.
INSURANCE
West Palm Beach, Florida

ROLLINS BURDICK HUNTER CO.
231 S. LaSalle St.
Chicago
Telephone: Andover 5000
New York Seattle

ILLINOIS

CRITCHELL - MILLER
INSURANCE AGENCY
Established 1868
Insurance Exchange Building
CHICAGO

LOUISIANA

LEON IRWIN & CO., Inc.
Established 1895
New Orleans, La.

MICHIGAN

Detroit Insurance Agency
G. W. Carter, Pres.
H. L. Newman, Vice-Pres.
Louis J. Lepper, Sec.-Treas.
Fisher Bldg. Detroit, Mich.

MISSOURI

Lawton-Byrne-Bruner
INSURANCE
Saint Louis

OHIO

Walter P. Dolle & Co.
"Insures Anything Insurable"
Dixie Terminal Building
CINCINNATI
Submit Your Proposition to Us

WISCONSIN

Chris Schroeder & Son, Inc.
210 E. Michigan St., MILWAUKEE
Engineering Service—All Lines
The largest insurance agency in the State of Wisconsin

FRED. S. JAMES & Co.
Since INSURANCE 1872
One North La Salle Street
CHICAGO
CENTRAL 7411
New York San Francisco

Marsh & McLennan
Incorporated
Insurance
Federal Reserve Bank Bldg.
164 W. Jackson Blvd. Chicago

Moore, Case, Lyman & Hubbard
General Agents
175 W. JACKSON BLVD.
CHICAGO
Wabash 0400

edonian.
W. J.
office in

of the
lunch-
u, gen-

erge W.
who are
ary of
omplet-
Lillie
n, who
ard for
s were
s. Eva
Joseph

writers
onorary

Amer-
ational
s pres-

S
ed
ng

CO.

Seattle

Inc.

ncy

Treas.
Mich.

er

D.
le

U.

nc.
KEE
es

the



**This book is a
"BEST-SELLER"
among insurance men!**

A "BEST-SELLER?" Yes, sir! Agents and brokers from coast-to-coast say that this U. S. F. & G. Graphic Insurance Audit is the best tool for selling . . . and holding . . . business concerns. Here's why:

The Graphic Insurance Audit . . .

- is simple, easy to understand, shows a client his entire insurance picture at a glance
- has been proven by years of use in the field, is kept constantly up-to-date
- helps you acquire a client's entire line of coverage
- builds goodwill and helps keep old clients on your books
- wins you recognition as an insurance counselor rather than a salesman

- gives you an opportunity to make regular calls
- is equally successful in selling professional men or organizations
- is furnished to U. S. F. & G. agents and brokers *free*

Today's events, bringing new uncertainties and hazards, increase the demand for insurance. Alert insurance men, in meeting the greatest opportunities of their careers, are making profitable use of U. S. F. & G.'s Graphic Insurance Audit.

U. S. F. & G.

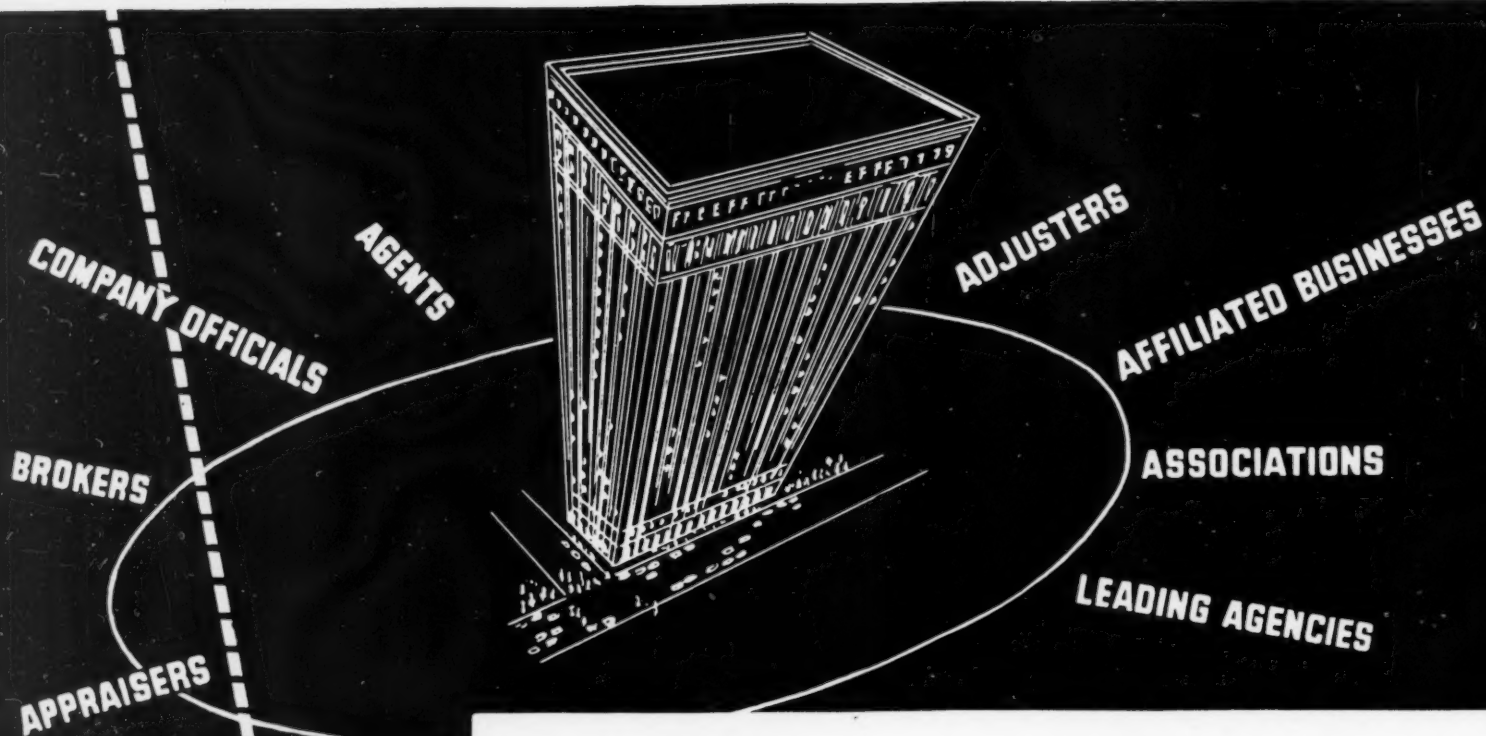
UNITED STATES FIDELITY & GUARANTY CO.

affiliate:

FIDELITY & GUARANTY FIRE CORPORATION

HOME OFFICES: BALTIMORE, MD.

Consult your insurance agent or broker  as you would your doctor or lawyer



...all under ONE roof!

Buy
U. S. WAR BONDS
AND STAMPS

R. C. Swanson, Manager

Here, at the world's busiest insurance corner, you get convenience—tremendous saving in time, larger income or profit due to closer personal contacts with thousands of other insurance people located under the same roof with you.

Think of these advantages—nowhere else in the country will you find so vast a centralization of insurance and allied organizations! And, remember too, that insurance offices now in the Insurance Exchange Building write more than 90% of the premiums of fire, casualty and allied insurance lines produced in metropolitan Chicago.

You gain in many ways when you locate your insurance business in the Insurance Exchange Building. Get the complete story today, and write for rental information.

*Insurance Exchange
Building*

175 WEST JACKSON BLVD. • CHICAGO

